



Co-operation – Ideal and Practical

Each for All and All for Each



David Griffiths



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This book is dedicated to four co-operators:
Niel Black
David Dinning
Shirley Faram
Tony O'Shea

Cartoons by Col Bodie (www.cartoonsandcaricatures.com.au) pp. 9 and 11

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Foreword

The Co-operative Federation of Victoria (CFV) was formed in 1970 to help foster the growth and development of co-operatives in Victoria and represent their interests to government and others. After its formation it was well supported by Victorian co-operatives and at various times had sufficient resources to be able to employ staff to deliver services to its members. However, during the last decade there have been many changes in the operating environment and other developments which have contributed to a significant weakening of the co-operative movement in this state and, inevitably, the CFV itself.

In “An Overview of the Research”, Mazzarol, Mamouni Limnios, and Reboud have argued: “The co-operative enterprise is therefore more focused on doing business than seeking to understand why or how it operates.”¹ The overview encapsulates the reality that Australian co-operatives have drifted from co-operation – the practice of co-operative values and principles.

The purpose of this book is to provide a factual record of the activities of the Co-operative Federation of Victoria Ltd (Co-operatives Victoria) over the last decade – the ongoing achievements, limitations and challenges of a peak body for co-operatives.

This history is also a tribute to those individuals who shaped the co-operative since its formation in 1970 – the members, directors and staff. We have attempted to avoid personalisation of the record, and there has been a significant reliance on documentation – letters and minutes.

The board of Co-operatives Victoria could be characterised as practical idealists – with more idealism than practice.²

To make this account easier to read, the book is divided into three parts:

Part 1 is a relatively compact, easy to read summary of the factors that have led the board to where it is today.

- 1 Mazzarol, T, Mamouni Limnios, E & Reboud, S 2014, “An Overview of the Research”, in T Mazzarol, S Reboud, E Mamouni Limnios & D Clark (eds), *Research Handbook on Sustainable Co-Operative Enterprise: Case Studies of Organisational Resilience in the Co-Operative Business Model*, Edward Elgar Publishing, p. 11.
- 2 For insight into practical idealism:
Meller, Helen E (Ed.) 1979, *The Ideal City*, The Victorian Library Leicester University Press Reprints work by Canon Barnett (1893-4) and Patrick Geddes (1905-06).
Freire, Palo 2001, *Pedagogy of Freedom: Ethics, Democracy and Civic Courage*, Rowman & Littlefield Publisher.
Freire, Palo 2014, *Pedagogy of Hope – Reliving Pedagogy of the Oppressed*, Bloomsbury Academic.
Freire, Palo 1996, *Pedagogy of the Oppressed*, Penguin.
The following books provide a useful insight into the ideals and realities of Garden Cities:
Freestone, Robert 1989 *Model Communities – The Garden City Movement in Australia* Nelson.
Ward, Stephen V (Ed.) 1992 *The Garden City – Past, Present and Future* Taylor & Francis.



Part 2 amplifies the summary with detailed background information on many of the issues covered in Part 1.

Part 3 provides the sources and resources used for Parts 1 and 2.

We hope that this history will be a worthwhile read – particularly for those people who want to understand the factors that have led to the CFV's demise. We recommend reading Part 1 first for an overview, and then proceeding to Part 2 for more detailed information. Part 3 provides the sources.

This book also commemorates the 44th anniversary of the Co-operative Federation of Victoria Ltd – an important occasion because it is uncertain how much longer the Federation will survive.

This history is primarily based on the memory of the Secretary of the Co-operative Federation of Victoria Ltd, David Griffiths, and the supportive memories of Chairman, Tony O'Shea, and Treasurer, David Dinning, who have substantially contributed to this book – it is better because of their contribution. The author, however, is responsible for the views expressed, and any factual errors and the interpretation of facts. The book does not purport to represent the views of the members of the Co-operative Federation of Victoria Ltd.

"For the progress in co-operation has always depended on knowledge, no less than on faith, and must always so depend. These are the days of faith; it is time, perhaps, to put in a word for knowledge, and to plead for a wisely informed intelligence in social movements."

Clayton, Joseph 1912, *Co-operation*, The People's Books T.C.& E.C. Jack p 8.

Memory is important as demonstrated by a report commissioned by the Business Council of Co-operatives and Mutuals - A Comprehensive National Education and Training Strategy for the Co-operatives and Mutuals Sector (2014). The report's memory begins with the recent interest of some universities in Australia with education and training for co-operatives - ignoring the preceding work of the UK Co-operative College and Co-operatives Victoria. This book, then, records this inconvenient memory.³

This book, then, attempts to be honest and open about the recent history of Co-operatives Victoria. The history does not, however, confuse honesty with truth but is based on the belief that honesty is the precondition to establishing truth in the present and the future.

It has particular value as a contemporary insider account that will serve as a resource for future historians who will be able to objectively judge the views – rather than lament the absence of views. Contemporary accounts are a critical contribution to future historical

³ The Sydney University 2014, *A Comprehensive National Education and Training Strategy for the Co-operatives and Mutuals Sector*, Business Council of Co-operatives and Mutuals.





understanding, for historians will have a “presentism” tendency – judging the past by the values and assumptions of the present.

In 2012 the Co-operative Federation of Victoria Ltd changed its operating name to Co-operatives Victoria – following the adoption of Co-operatives WA and a symbolic new beginning. While the Co-operative Federation of Victoria Ltd remains the registered name, the name Co-operatives Victoria will be used throughout this book. The new name did not, however, change the fortunes of Co-operatives Victoria.

There is an interdependent relationship between political and economic systems with co-operation a subversive alternative model. The realisation and potential is dependent on co-operatives practicing the values and principles of co-operation and this requires a commitment to economic and political co-operativism.

The idea for this book came from the Chairperson of the SouthEast Housing Co-operative Ltd, Shirley Faram.

Although every effort was made to ensure accuracy of information, it is presented without warranty of any kind, either express or implied. The reader assumes the entire risk as to the use of the book and the material in it.



Summary

Introduction

This summary is a record of developments over the last decade and provides a summary of the achievements of Co-operatives Victoria (CV) over this time, albeit working with limited resources for most of this period.

Demise

What has led to the demise of the CV?

The following are the major reasons that have contributed to a situation where it is no longer possible for the CV to remain financially viable in the long term:

1. **The demutualisation of a number of member co-operatives** resulting in a serious reduction in membership and income for the association.

Factors that contributed to this were:

- The lack of commitment by many boards and management to co-operative principles and practices, and not understanding how this can be a positive rather than a negative for their business.
- Poor financial management of some co-operatives.

2. **A reduction in membership renewals by key co-operatives.**
3. **The inability of the state associations to form and fund a strong, viable national co-operative body.**
4. **The formation of the Business Council of Co-operatives and Mutuals (BCCM).**

Demutualisation

Understanding and upholding the co-operative model

Before commenting on this problem it is worth revisiting why co-operatives were formed in the first place. This also helps to clarify the crucial difference between a co-operative and an investor owned company/corporation.





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When co-operatives were first formed it was decided that if people could come together and combine their individual skills and resources, then by so doing they could not only avoid exploitation by other more powerful interests but they could also use their combined resources to build a powerful entity. This entity could potentially enrich and protect the members in pursuit of their own individual endeavours.

In 1977 Australian Ronald Anderson called for a cooperative philosophy that was: “aggressively democratic – even though this very feature may diminish its effectiveness as a business organisation. Unfortunately, few co-operatives in Australia could be said to be aggressively democratic.

If confronted, most pay lip service to democracy and would claim 100% farmer control, but in actual fact in most medium and large-sized Australian farmer co-operatives a good 70% of policy formulation and decision-making would be (overtly or covertly) in the hands of management, rather than directors or members.

Not to put too fine a point on it, most directors of larger co-operatives are little more than the stooges of management.

Unfortunately his fellow directors not infrequently side with management in this approach.

All too often they want the perks of co-operative directorship, but not the responsibilities.”

“U.S. farmers realise it is co-operate ... or be damned”, Ronald Anderson’s Primary Industry Survey, No 131, January 1977, p. 19.

Put simply, co-operatives are about meeting people's needs, while investor owned businesses are about meeting their investors' needs, i.e. earning as much profit as possible.

Therefore, the primary responsibility of persons directing and managing a co-operative is to meet their members' needs in both the short and long term. That means assisting members achieve the purpose for which the co-operative was initially formed, rather than enriching the present members. If co-operatives need to build size and financial strength, they should first look at how they might do this within the co-operative movement so that the co-operative business philosophy and structure are retained and not destroyed forever.

Unfortunately there has been lack of commitment by some boards and management to co-operative practices and principles, and lack of an understanding of how this can be a positive rather than a negative for their business. This has been a particular problem with the larger, professionally managed co-operatives.

When this was combined with poor financial management and, in some instances, an unhealthy desire by directors/members to cash in on the value of the co-operative that had been built up over many generations, it led to a rash of demutualisation/sales of large co-operatives. This effectively gutted CFV's financial capacity to provide worthwhile services to our remaining members and thus retain their loyalty and support.

There are quite a few examples in recent years where boards have taken decisions to demutualise based on short-term expediency/benefit at the expense of ensuring a long-term, financially strong future for the co-operative with enduring benefits for its members. By demutualising, they are also destroying the co-operative structure of the business for ever.



Other factors that come into play when a co-operative demutualises and is converted into an investor owned business are the following:

- The assets sold were built up over many years by past generations of members to help ensure the longevity of the co-operative, however, it is only the present members, directors and staff who benefit financially from the sale.
- Because of the very different business philosophies, members become suppliers and no longer control the company. The implication of this is that the company will want to pay the lowest possible price to its suppliers in order to make the biggest profit for its owners who in large part, if not totally, are different people.

Under the co-operative model the suppliers are also the owners so they can determine the price that should be paid for their goods and services.

However, before co-operative directors can do their job properly it is essential that they understand the operating principles and structure of the organisation they have been elected by the members to run. We would argue that this is at least as important, if not more important, than having a comprehensive understanding of the industry they are operating in.



***CO-OPERATIVE principle:
CO-OPERATION AMONG
CO-OPERATIVES***

Cartoon by Col Bodie (www.cartoonsandcaricatures.com.au)





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Industry experts can be hired to provide advice and guidance to the board regarding the day-to-day operations, however, the board can never delegate its responsibility to operate the co-operative in accordance with co-operative operating principles, and to ensure that all decisions made will benefit the members in both the short and long term. This is not to say that co-op directors should not have a good knowledge of the business they are in and of financial management; however, it is critical that they understand and are committed to the principles and benefits of the co-operative business model.

The saying, “Experts should be on tap, not on top”, is very relevant to the co-operative business model.

Even though it is clear that co-operative directors and management need specialised training in the co-operative business model and all the responsibilities that go with it, there has been a dearth of opportunities in Australia for co-operative directors to receive this specialist training due to the following factors:

- The industry associations not having the expertise and resources to run these courses.
- A total lack of formal co-operative training courses being offered by tertiary institutions (universities and TAFE colleges).
- The co-operative business model has not being taught as part of degree courses particularly in the commerce and law faculties.

As a result, the lawyers, accountants and business advisors who are now advising people about the various legal structures that are available to them when contemplating their business options are never offering the co-operative business model because of a lack of knowledge or experience of how the co-operative business model works.

Poor financial management

Over the years a number of co-operatives, in some cases large, high profile co-operatives, experienced serious financial problems due primarily to a lack of understanding by the directors of the co-operative business model and a lack of training in their financial and governance responsibilities. Too often these responsibilities were delegated to senior staff, who also lacked this knowledge and without strong oversight and direction by the board ran the businesses like a normal investor owned business, often with disastrous consequences.

No business will be successful without practising good financial management. However, for a co-operative enterprise to be a success, the leaders (directors and management) must also have a good understanding of the underlying principles and practices that are basic to running a successful co-operative.

When a co-operative is financially weak it can be an attractive takeover target for investor owned corporations, with the result that the co-operative structure, where the members are paramount, is destroyed. The business is then run on the basis of maximising profits to





ensure a high return to the business owners with no particular obligation to look after the collective interests of the former members.

These failures and the rash of demutualisation of co-operatives created a perception in the marketplace that co-operatives were financially weak enterprises that could not compete successfully in the current business environment without changing their corporate structure.

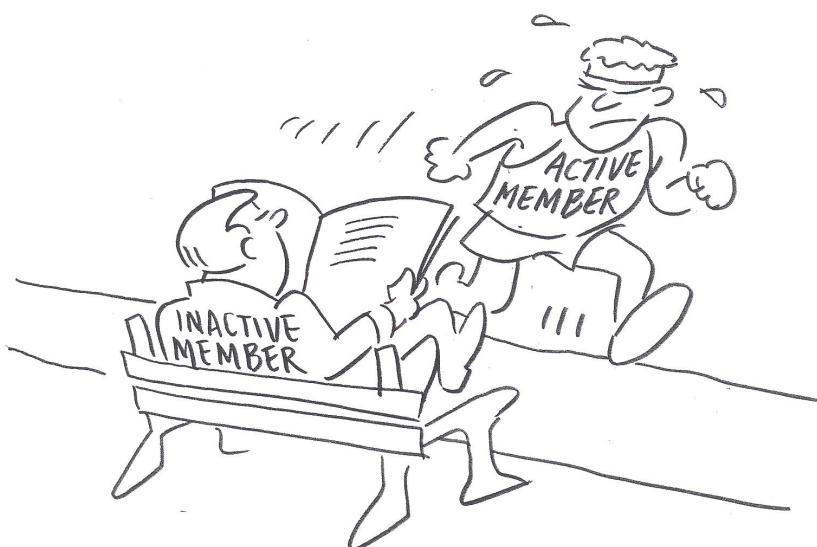
A reduction in membership renewals

The sixth co-operative operating principle states: “Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.”

Unfortunately our experience is that this principle does not rate highly with most co-operatives today.

We have been faced with the dilemma that co-operatives are reluctant to join CV because of the very limited services it can provide – which in turn is due to a lack of sufficient dues-paying members and, therefore, financial resources. It is a vicious circle!

We can understand how paying a membership subscription to the CV can be seen as a purely financial decision, but for co-operatives committed to co-operation it should be more than this. Unless the better resourced co-operatives realise and accept that to build an effective peak body providing worthwhile services and representation for all its members requires their strong support by way of funding leadership resources, it will never happen.



CO-OPERATIVES DEPEND ON ACTIVE MEMBERSHIP

Cartoon by Col Bodie (www.cartoonsandcaricatures.com.au)





Failure of state federations to form a strong, viable national co-operative body

Despite CV's best efforts, we were unable to gain support for the creation of a strong, properly funded national co-operative association. The most we could achieve was a loose-knit grouping of the state associations under the name Co-operatives Australia, with no legal or financial structure.

Although CV was a strong proponent of setting up a properly resourced national association, we were unable to convince any other states to commit their support. Once again this was ignoring the sixth co-operative operating principle.

If this had been achieved, we would have been able to fold CV into the national body.

We also attempted to join forces with the Co-operative Federation of NSW, but there was little interest in combining with us.

The formation of the Business Council of Co-operatives and Mutuals (BCCM)

Right from the time when it was first announced that a steering committee had been established to investigate the possibility of setting up a national business council representing the interests of co-operatives and mutuals, CV indicated its full support of this initiative. In fact, in a letter sent to the committee at the time we offered to assist them with their efforts and in particular to promote the proposal targeting the medium to smaller co-operatives.

Our offer was declined.

BCCM was set up without any real consideration of the impact this might have on state federations and how the needs of medium to smaller co-operatives in the less well resourced states would be met. BCCM's view appears to be that it is up to the co-operative movement to form their own national association to look after the interests of the small to medium members, as most other mutual organisations have done.

Therefore, if CV had been able to form a strong national co-operative body, that body could have joined BCCM and had much more influence than the only two state federations that did join.

Now that the BCCM is set up and operational, it has sounded the death knell for the CV because of the following:

- Our largest member decided to take out membership of BCCM instead of renewing their membership of CV. We understand and respect this decision.
- The NSW and WA federations have joined the BCCM, which has removed any possibility of setting up a separate national co-operative body which could join BCCM.





As CV only has a prospective future annual income from members of \$7,000 it could not afford the BCCM membership fee of \$10,000. Not only that, but we could see no real benefit for our medium to smaller co-operatives from being a member of a body dominated by large co-operatives/mutuals. No doubt the BCCM will accept as members co-operatives of any size provided they are able to pay the annual fees they set. However, with large co-operatives making up the bulk of its membership, it is unlikely that the needs of the medium to smaller co-operatives will be high on its agenda.

With the BCCM focusing on representing its members, which in the main are only the large co-operatives, and with no prospects for the formation of a co-operative national body, the board had no option but to make a recommendation to the members that CV suspend operations indefinitely. As a result, small co-operatives might in future be paying annual subscriptions to BCCM without recognising the reality of the dominance of the large co-operatives.

Achievements

The achievements of CV in the years 2001–2013 have been many and considerable, considering the limited resources available, and include those detailed below.

Co-operatives Australia

For many years CV had been concerned that there was no organisation that could effectively represent the interests of co-operatives at a national level. With this in mind from 2009 Co-operatives Victoria attempted to set up an effective national body beyond a loose knit group of the state associations titled “Co-operatives Australia” (CA) and CV’s Tony O’Shea and David Griffiths were elected Chairman and Secretary respectively.

Despite the concerted efforts of CV’s representatives to establish a properly constituted association with a funding base, CV could not persuade any other state associations to commit time and money to make it an effective national body.

Although CV did not succeed in its endeavours, CA was able to facilitate some national initiatives which are detailed later.

“The best safeguard against this loss of identity and direction is knowledge of their history. By history is meant, in the words of a contemporary writer, ‘not that which was, but that which abides, and which in the past contained and announced the future.’ History in this sense is a necessary foundation of Co-operative policy and the complement of the study of Co-operative principles. Lacking either one of these, policy tends to degenerate into opportunism and drift.”

Watkins, WP 1970, *The International Co-operative Alliance 1895–1970*, The International Co-operative Alliance, p. xiii.



Co-operative websites

CV has been a pioneer in establishing websites devoted entirely to co-operative related activities.

- In 2003 CV established the “australia.coop” website, which at the time was the first co-op web portal to be established in the world. In 2011 CA assumed responsibility for the australia.coop website. When this happened, CV created a new “victoria.coop” website with a sub-domain “education.victoria.coop”.

Even though CA had assumed responsibility of the australia.coop website, CV was given the task of continuing to manage the website on a day-to-day basis and this arrangement still continues today.

- In 2013, with funding support from the Victorian Department of Environment and Primary Industries, CV developed a “Co-operative Start-Up” website. This website provides detailed information on how to set up and run a successful co-operative.

Legislative activities

Working through CA, CV took a lead role in developing a national response to the proposed Co-operatives National Law. This included organising conference calls with the various state registrars, preparing two submissions on behalf of CA and liaising with the Victorian representatives who were working on the legislation.

CV has continued to represent the interest of Victorian co-operatives to the state government.

Publications

Since 2001 CV has played a leading role in initiating and issuing many publications in collaboration with government and/or other state associations. These include the following:

- In 2001, with funding provided by the Victorian Department of Consumer Affairs, CV published the *Co-op Advantage: Developing Directors of Co-operatives* and the *Co-op Start-Up Manual*.
- In 2012, CV made a significant contribution to the production of a publication titled *Co-operatives in Australia: A Manual*.
- In collaboration with other state associations, CV initiated an annual publication which provides details of the top co-operatives, credit unions and mutuals in Australia. This list has been published annually since 2009.

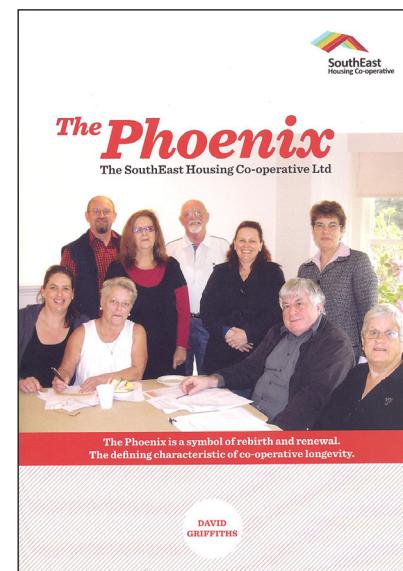




IYC 2012 Australia publication.



Two previous publications by author David Griffiths



Co-operative education

CV was concerned that co-operative education had not existed in Australia at any level of academia for at least two decades. We did not have the resources or expertise to run our own courses, so in 2005 we established a relationship with the Co-operative College in Manchester, UK. Under this arrangement the College provides the training resources and materials for specialised director/staff training courses which were organised by CV or any other co-operative entity.

Since it was set up, CV has facilitated at least ten workshops.

These workshops have introduced a new and significant dynamic to co-operative education in Australia, and through this initiative and its websites CV has made a major contribution to specialised co-operative education in Australia, which has benefited many co-operatives.

Future

The board is totally committed to the co-operative philosophy and business model. It is a model that has withstood the test of time through economic booms and busts and it is disappointing that not more people are aware of it and understand its benefits.

Because of this belief, we have recommended that the CV suspend operations rather than wind up, in the hope that there will be a group of co-operatives that are willing to work with each other to protect and grow the co-operative business model in Victoria and other states. We are leaving behind an already established legal

“To advance from the association of individual persons in co-operatives to the association of co-operatives in unions and federations has long ago been recognised as a natural and inevitable step.”

Watkins, WP 1972, *The International Co-operative Movement*, Co-operative Union Ltd, p. 1.



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"It is not merely a matter of getting co-op members to learn the Rochdale Principles – important as they may be – but to adopt a new attitude to the economics of life and to participate vigorously in the creation of a just social order."

Laidlaw, Alexander F 1962, *The Consumer Cooperative Movement: Problems of Education and Culture*, James Peter Warbasse Memorial Library Association, p. 11.

co-operatives into the future.

However, in the long run, if co-operatives are to receive the very best support and representation, it is imperative that a strong, well-resourced national co-operative association be established, which in turn could take out membership of BCCM.

Less preferred and probably less likely options would be the following:

- To see if the BCCM would expand its services to support co-operatives in those states where they do not have direct membership of BCCM.
- To see if another state federation would accept Victorian and Tasmanian co-operatives into their membership.

Whatever happens, it is our fervent desire that the hard work and achievements of the past decade are not lost forever. This could well be an opportunity for co-operatives to regroup and seriously consider how they can best meet the future challenge of strengthening and growing the co-operative movement in this state and beyond.

entity that can be taken over and revived at minimal cost for the benefit of Victoria's co-operatives.

It is our hope that there are a number of sufficiently motivated leaders prepared to take over the CV and make it the organisation that we all hoped it would be – a strong body with the resources to educate, protect and help grow Victorian





Detail

Introduction

The Australian co-operative sector covers a wide range of industries, services and functions. In 2008 there were 734 registered co-operatives in Victoria – 308 co-operatives with revenue of \$30,000 or more per annum in any year, 47 between \$1 million and \$10 million, and 8 between \$10 million and \$100 million.^[1]

Throughout its history of changing members, directors and staff over 44 years, Co-operatives Victoria has retained a commitment to the co-operative identity, values and principles developed by the International Co-operative Alliance.

Definition

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.

Values

Co-operatives are based on the values of **self-help, self-responsibility, democracy, equality, equity and solidarity**. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

Principles

The co-operative principles are guidelines by which co-operatives put their values into practice.

1. Voluntary and Open Membership

Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2. Democratic Member Control

Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organised in a democratic manner.



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3. Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

4. Autonomy and Independence

Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

5. Education, Training and Information

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public – particularly young people and opinion leaders – about the nature and benefits of co-operation.

6. Co-operation among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

7. Concern for Community

Co-operatives work for the sustainable development of their communities through policies approved by their members.

The continued emphasis by Co-operatives Victoria, then, has been on group effort rather than individual effort – co-operation instead of individuality. Co-operative values and principles have guided decisions and activities – including the preparation of this book.

A key characteristic of co-operation is co-operative democracy – member ownership and control of co-operatives. The members elect boards who are accountable to the members, and the boards appoint CEOs and managers. The CEOs/managers are servants of the co-operatives and are accountable to the members through their boards. The integrity of co-operatives requires a clear acceptance of this differentiation.

The reality, however, is that there has been a struggle for power between ideal and practical co-operation, and boards and CEOs have varied in their understanding of and commitments to putting co-operative values and principles into practice and, in particular, in regards to CEOs and complicit boards usurping member ownership and control. There is a historical inevitability about this trend because of the increased size and complexity of co-operatives,





credit unions and mutuals. The conflict between management and boards has been variously documented.^[2] The differentiation between ideal and practical co-operation is, of course, a generalisation, as practical co-operation acknowledges the influence of co-operative values and principles and ideal co-operation acknowledges the need for co-operative philosophy to have practical forms and consequences.

The most perverse consequence of the dominance of practical co-operation has been a declining number of co-operatives, and demutualisation. A key explanation for the decline and demutualisation of consumer and agricultural co-operatives and financial mutuals in Australia has been the dominance of the practical co-operator – and the betrayal of co-operation by practical CEOs and boards receiving financial windfalls, e.g. the demutualisation of AMP, Ardmona, Bonlac, Colonial Mutual, Dairy Farmers, IOOF, Manchester Unity, National Mutual Life, Pivot, SPC, and the Victorian Producers Co-operative.

Australia's pre-eminent co-operative historian, Gary Lewis, has chronicled the virtual collapse of consumer retail co-operatives, the demise of rural farmer co-operatives and the corporatisation of credit unions as a pattern of betrayal. Race Mathews has also chronicled the threat and impact of demutualisation on credit unions and insurance mutuals. Both Lewis and Mathews have agreed that four critical factors have undermined co-operative values and principles, and co-operatives:^[3]

1. The absence of a historical and ongoing co-operative education program.
2. The progressive loss of a co-operative identity.
3. Disengagement between members and their co-operatives.
4. The erosion of co-operative democracy by boards and CEOs.

Understanding the role, activities, strengths and weaknesses of co-operative peak bodies requires an understanding of co-operatives and the struggle between ideal and practical co-operators and co-operatives.

The experience of the Co-operatives Victoria is not unique – co-operation between co-operatives is problematic worldwide. MacDonald, Wallace and MacPherson have asked three critical questions about co-operatives worldwide:^[4]

“The decision to cease production of NCU was in part due to its inability to garner subscription support from the national co-operative sector. On the one hand, I could say NCU was not able to provide the information that co-operatives were looking for. On the other hand, our surveys told us that, by and large, co-operatives did not know what they were looking for, but were not prepared to devote many resources to finding out what might be important to know. As one co-operative wag put it, though in a slightly different context, ‘co-operatives directors and members don’t know what they want ... and won’t be satisfied until they get it.’”

Chris Greenwood “The Last Writes for NCU”, *National Co-op Update*, Words in Time, August/September 2002, p. 8.



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“Question One: Why do co-operatives, in spite of their rhetoric and acknowledgement of the Principle of “Co-operation among Co-operatives”, tend to resist sharing resources and working together to seize opportunities?

Question Two: Why are there numerous local, national, and international co-operative organizations performing similar functions and not really co-ordinating their efforts or combining their resources?

Question Three: Why do many co-operatives place less and less emphasis on education, training and information for members, elected representatives, managers and employees?”

They propose that co-operation has two interdependent relationships – as a movement and as a system.

“A sense of history is also part of the consciousness or sense of Movement for Co-operatives. There is an elective affinity between history and Co-operation, in a way in which there is not between history and competition.

Co-operative Societies move through history, for worse as well as for better.”

Yeo, Stephen 2002, *A Chapter in the Making of a Successful Co-operative Business: The Co-operative Wholesale Society 1973–2001*, Zeebra Publishing Ltd, p. 37.

Co-operatives Victoria has been puzzled by the same questions and this book will address these issues through recently lived co-operative experience.

Competing and changing world views influence the thinking, choices and options of ideal (as a movement) and practical (as a system) co-operation – and co-operators and co-operatives. In examining the key organisational players in this narrative it is relevant to examine their respective world

views – the Business Council of Co-operatives and Mutuals, Co-operatives Australia, Co-operatives Victoria, the IYC 2012 National Committee, the IYC 2012 Secretariat Ltd and Social Business Australia. This narrative will indicate competing perceptions about co-operation as a movement and a system.

A broad range of world views could include, for example, individualist, pluralistic, collectivist and communitarian. An individualist world view gives primacy to individuals and individual organisations; it assumes their inherent competitive spirit and the need for inclusion and exclusion and winners and losers, and that the ends justify the means. Individualists include those co-operatives legally incorporated as co-operatives but having no understanding or acceptance of co-operative values and principles. A collectivist world view gives primacy to the masses being organised for and by the State. The communitarian world view gives primacy to community and groups and the equal importance of means and ends to achieve real unity and collaboration, and that an understanding of and practical commitment to co-operative values and principles defines a co-operative practice.





Demise

The history of Co-operatives Victoria between 1970 and 2013 is of a state federation that appealed to a minority of ideal co-operators and co-operatives but not to the majority of co-operatives and their CEOs, boards and members, and experienced a significant membership and income decline when many of the large agricultural co-operatives went out of existence through closure, merger or demutualisation throughout the 1990s and early 2000s.

CV is the peak body for co-operatives in Victoria and Tasmania. It was established in 1970. In varying degrees in these years, depending on membership numbers and subscription income, Co-operatives Victoria continued to deliver the following services:

- Representing and assisting co-operatives in their relationship with government.
- Facilitating and providing value-added services to co-operatives.
- Building co-operative brand recognition, integrity and value.
- Promoting and developing co-operative education.
- Promoting public awareness and understanding of the significance of co-operatives.
- Promoting the exchange of information amongst co-operatives.
- Working with other co-operative organisations interstate and internationally.

Co-operatives Victoria and other state federations have also worked nationally through Co-operatives Australia, e.g. successfully arguing for continuation of a co-operative loan scheme and the adoption of core consistent legislation around Australia.

With a limited membership and income, however, Co-operatives Victoria has operated with limited activities and achievements and has been holding the line for years – trying to break out from low membership, finances and resources. The heroes of this holding operation have been the Chairman, Tony O’Shea, the Secretary, David Griffiths and Treasurer, David Dinning, who have served record terms of office since 2001. Another hero of this period was Niel Black, who died in a tragic farm accident in 2012.

There have been four major factors that have prevented CV from achieving its objectives:

1. There has been a lack of commitment by boards and management to co-operative principles and practices and a lack of an understanding of how this can be a positive rather than a negative for co-operatives. This has been a problem equally with the larger and small co-operatives. There have been no ongoing attempts to engage members and provide co-operative education programs and it is not surprising that considering membership of CV has been based on co-operatives asking why they should be members – rather than concluding why not, i.e. that membership is the logical



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consequence of the principle “co-operation between co-operatives”.

2. With large co-operatives there has been a disastrous combination of poor management and an unhealthy desire by member shareholders to cash in on the value of the co-operative that had built up over generations. This has led to demutualisations and mergers.
3. Co-operatives Victoria has been unable to resource itself and co-operate with other federations to establish a national co-operative peak body that could effectively represent the interests of all co-operatives at a national level.
4. From 1970 to the 1990s the membership and financial strength of Co-operatives Victoria was drawn primarily from agricultural and rural-based co-operatives, and some of these were large co-ops which paid significant membership fees. Since the 1990s, however, many of these and other co-operatives have either merged, demutualised, or ceased to exist:

Ardmona
Associated Herd Improvement Co-operative
Bonlac
Cobden Artificial Breeders Co-operative Ltd
Colac Herd Improvement Co-operative Ltd
Community Enterprise Network Co-operative Ltd
Consolidated H.I. Services Co-operative Ltd
Euroa Trading Society
Gippsland Tip Truck Co-operative Ltd
Ibis Milk Products
Latrobe Valley Credit Co-operative
Macaulay Community Credit Co-operative
Mitta and Kiewa AB Co-operative
Morwell Co-operative Ltd
North Eastern Co-operative Ltd
North Eastern Flower Growers Co-operative Ltd
Pivot
Primeat Co-operative Ltd
Robinvale Producers Co-operative Ltd
Ruach Community Co-operative Ltd
Security Co-operative Permanent Building Society
SPC
The Australian Producers' Wholesale Co-operative
The Co-operative Insurance Company of Australia Ltd
The Federation of Housing Societies of Victoria
Timboon Herd Improvement Co-operative Ltd
Toora & District A.B. Co-operative Ltd
Upper Murray A.B. Co-operative



Victorian Purchasing Co-operative Ltd
VPC
Warrnambool Co-operative Society Ltd
Waverly Trading Co-operative Ltd
West Gippsland H.I. Co-operative Ltd
YCW Co-operative Society Ltd

Existing member support for Co-operatives Victoria has also been limited, with 20 members in 2014 compared with 73 in 1999 and 63 in 1983. The number of delegates from co-operatives in attendance at Annual General Meetings has been significantly declining for a decade. Since 2002 the quorum of 10 has only been met through the use of proxies.^[5] Over the last decade there have been no elections for the board and vacancies have been filled through casual appointments between Annual General Meetings.

While workshops organised during 2012 were a success, a minority of participants were from member co-operatives of Co-operatives Victoria. Non-member co-operative participants did not subsequently apply for membership of Co-operatives Victoria.

Between 2000 and 2014 there were 19 directors who served on the board of Co-operatives Victoria – 5 female and 14 male directors. By 2012 there were three female directors – from the Cohousing, SouthEast Housing and Westgate Health co-operatives. The male dominance is not unusual for Australia’s co-operatives, with the exception of housing co-operatives. Victoria’s SouthEast Housing Co-operative Ltd, for example, has 9 directors – 6 female and 3 male.

Outside of Co-operatives National Law, Co-operatives Victoria had minimal impact on public policy because of its limited membership. Co-operatives Victoria was not a representative federation and its views could be ignored, and this created a defensiveness within the board – knowing only too well its own limitations.

Based on the work of Johnston Birchall, it is possible to examine Co-operatives Victoria against three key independent variables identified by Sorokin that have impacted on co-operative membership of and participation in Co-operatives Victoria – adequacy, intensity and purity.

Adequacy is whether Co-operatives Victoria is succeeding in its aims – the greater the adequacy the greater the participation.

Intensity is the sense of community among members and those who could be members of Co-operatives Victoria.

Purity is the values underlying the motivation to participate – the greater the purity, the greater the participation.

In brief, the aims have not been met because partial completion is not full completion. There is not a sense of community between co-operatives throughout Victoria and critically



underpinning this is the inability and unwillingness of most co-operatives to understand and accept co-operative values and principles. ^[6]

In holding the line, the directors of Co-operatives Victoria have exhibited a clear passion for co-operative values and principles, but without the resources to communicate this to co-operatives throughout Victoria which either did not know or care about co-operative values and principles. Since the 1990s, founding directors and CEOs of co-operatives have departed and their passion for co-operative values and principles has departed with them.

Achievements

Within limitations, since 2001 Co-operatives Victoria has worked to reinvent itself. A symbol of this reinvention was the name change to Co-operatives Victoria.

CV achievements 2001–2013

2001 (14 May) – “Marketing Our Co-operative Advantage” seminar in Warrnambool, attended by 46 participants from 16 co-operatives.

2001 – *Co-op Advantage: Developing Directors of Co-operatives* and the *Co-op Start-Up Manual* were published.

2003 – Established the “australia.coop” website – the first “.coop” web portal established in the world.

2009–2013 – Provided the Chairman and Secretary of Co-operatives Australia.

2009 (April) – With other state co-operative federations, published *Public Policy and Co-operatives*.

2009 (June) – With other state co-operative federations, initiated and published the first *List of Top Co-operatives, Credit Unions and Mutuals*.

2010 (March) – With other state co-operative federations, published *Co-operative Education*.

2010 (April) – With other state co-operative federations, published *Valuing Co-operation*.

2010 (September) – With other state co-operative federations, published the second *List of Top Co-operatives, Credit Unions and Mutuals*.

2011 (April) – With other state co-operative federations published the third *List of Top Co-operatives, Credit Unions and Mutuals*.

2011 (November) – Co-operatives Australia assumed responsibility for the **australia.coop** website, and a new **victoria.coop** website was established with a sub-domain **education.victoria.coop**.

2012 (August) – With other state co-operative federations, published the fourth *List of Top Co-operatives, Credit Unions and Mutuals*.

2012 – Co-sponsored Cardijn Community Australia Workshop “Economics for the 99%”, 11 August 2012.





2012 – With First Option Credit Union, organised a “**Beyond 2012 Workshop**” on 27 September 2012 at the German Club Tivoli, with 23 co-operators present.

2012 – With Common Equity Housing Limited (CEHL) and SouthEast Housing Co-operative Ltd, organised a “**Co-operatives National Law Workshop**” presented by Jenni Mattila on 19 November 2012, with 24 co-operators attending.

2012 – With SouthEast Housing Co-operative Ltd and UK Co-operative College, completed a series of eight *Co-operation in Practice* films presented by the Chief Executive and Principal of the UK Co-operative College, Mervyn Wilson – *Values, Principles, Members, Governance, Education, Directors, International and Social Enterprise*.

2012 – With SouthEast Housing Co-operative Ltd, worked on a series of Co-operatives National Law films presented by Jenni Mattila.

2013 – With support from the Victorian Department of Environment and Primary Industries, established a Co-op Start Up website and printed *Co-operatives in Australia: A Manual*.

Three significant overarching initiatives were undertaken between 2001 and 2013 – co-operative education, Co-operatives Australia and the International Year of Co-operatives 2012. While these were significant initiatives, they have also exposed the weakness of CV because of their limited impact.

Co-operative education

Co-operative education had not existed in Australia at any level of academia for at least two decades. Co-operatives Victoria introduced co-operative education through its websites and by introducing the Co-operative College UK to Australia, therefore, creating benefits for many co-operatives.

Co-operative education is not about marketing products and services to members and seeking conformity to the wishes of the CEO and/or the board. Co-operative education is an ongoing process, based on co-operative values and principles, to engage members in their ownership and control of the co-operative.

Co-operative values and principles are not a historical artefact to be noted, even admired, and ignored. Co-operative education defines and articulates a living co-operative practice and the role of co-operative education is to integrate co-operative values and principles within co-operative business practice by developing and maintaining committed co-operators.

Ian MacPherson has argued “the values and principles are central to co-operatives – they are not just inherited window dressing

“Some co-operatives seem to believe membership-control and membership involvement amount to no more than talking at farmer members a few times a year ... Of telling farmers just enough to keep them happy and quiet. Any suggestion of farmer participation in policy formulation and decision-making is seen as heretical while farmer feedback to management (a two-way flow of ideas, information, policies) is viewed as too dangerous to contemplate.”

“U.S. farmers realise it is co-operate ... or be damned”, Ronald Anderson’s Primary Industry Survey, No 131, January 1977, p 20.





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or a pursuit of market advantage in the age when ‘social’ business is fashionable. Ultimately, they are what makes the co-operative model particularly relevant in the modern era.”^[7] In contrast, Johnston Birchall has legitimised de-emphasising the importance of co-operative education.^[8]

The australia.coop website was established by Co-operatives Victoria in 2003. It was the first country-based “dot coop” website in the world. In 2011 Co-operatives Victoria persuaded the other state federations to adopt australia.coop as the Co-operatives Australia website – an adoption that was to expire in 2013. Co-operatives Victoria then created two new websites – victoria.coop and education.victoria.coop. All three sites continued to be maintained and developed by Co-operatives Victoria. Unlike most websites, Co-operatives Victoria publishes on the sites the detailed website statistics – a unique demonstration of accountability and transparency that is not provided by most websites, including most co-operative websites, throughout the world. The SouthEast Housing Co-operative Ltd in Victoria also publishes website statistics.^[9]

Between the sites, Co-operatives Victoria provides unique historical publications that would otherwise be lost or ignored such as Co-operatives Victoria newsletters, the National Co-op Update, Y.C.W. Co-operative Movement publications and the newsletter of the Ministry of Employment and Training’s Co-operative Development program.^[10] These publications are rare in print form and are not available in libraries.

In 2005, the then Deputy Chairman of the Co-operatives Victoria, Graeme Charles, began discussing co-operative education with the Principal and Chief Executive of the UK Co-operative College, Mervyn Wilson. In September 2005, Mervyn Wilson came to Australia – made financially possible by Co-operatives WA inviting him to address their annual conference.

Subsequent to the visit of Mervyn Wilson, the Co-operatives Victoria Ltd has been working with the Co-operative College to develop education programs for Australian co-operatives. The workshops have been presented by Chris Cooper, Director of Learning and Development, UK Co-operative College. The first workshops were held in August and September 2006 for Murray Goulburn Co-operative Co Ltd (Victoria) and Capricorn Society Limited (WA). The most recent workshops were in 2013. Workshops undertaken by the Co-operative College are listed below:^[11]

2006 Murray Goulburn Co-operative Co Ltd (Victoria) and Capricorn Society Limited (WA)

2007 Blue Mountains, Capricorn, Co-operative Federation of NSW (CFNSW)

2008 Capricorn, Co-operative Bulk Handling (CBH), Geraldton, WAMMCO, SouthEast Housing Co-operative Ltd (SEHC), Murray Goulburn

2009 Capricorn, Challenge, CFV, Southern Quality Producers Co-operative (SQP)

2010 CFV

2012 IYC Port Macquarie, CFV, bankmecu





2013 CFNSW, Westgate, Borderlands, Murray Goulburn, Australian Mutual Institute (AMI), SEGRA

The workshops have introduced a new and significant dynamic to Australia's co-operative movement – a dynamic that may be dissipated with the discovery of co-operative education and training by some Australian universities.

The International Co-operative Alliance is currently developing guidance notes for the co-operative principles in practice. Draft guidance notes for 5. Education, Training and Information have been developed by the Chief Executive and Principal of the Co-operative College, Mervyn Wilson. Wilson notes that there is no guidance on the education principle other than the principle itself:

5. Education, Training and Information

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public – particularly young people and opinion leaders – about the nature and benefits of co-operation.

Wilson has developed the following draft guidance notes for the principle:

A. Values and principles are at its heart

First, the co-operative values and principles need to be at the heart of all co-operative education and training. Co-operative education and training is therefore about helping learners put these values and principles into practice within their co-operative and understanding clearly what this means to them. However, they do not provide a simple blueprint but rather should enable the development of a country-specific or even sector-specific approach.

B. Developing a distinctively co-operative identity to education and training

Education and training provision needs to reflect the unique identity of co-operatives. The following aspects are distinctive of co-operative education and training, though with the proviso that this is not a definitive list and needs further discussion and amendment.

Co-operative education and training:

i. Seeks to develop both skills and knowledge relevant for the movement and is about both individual and also organisational development

Co-operative education and training needs to be movement focused and develop the skills and knowledge needed for successful development and growth. It is about developing an understanding of how to make a co-operative enterprise more efficient, profitable, and effective and then actively engaging with learners on how they can then make that happen. This means programmes should aim to be practical, applicable, and responsive to learner needs.



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ii. Needs to recognise the unique nature of co-operatives, i.e. the importance of its associational and enterprise aspects

This means to work with the dual aspects that make up co-operatives: it is at the same time both an “enterprise” and an “association of members”. Sometimes programmes can be one-sided focusing only on one aspect of the activities, rather than adopting a holistic approach, which includes governance, membership, and enterprise skills. Co-operative education and training should also encourage personal development and provide learning pathways for the individual, but always linked to wider organisational aims of the co-operative and the movement more generally.

iii. Recognises the value of informal learning and experience through being in a cooperative

Historically one of the main vehicles for learning about co-operation has been by learning through co-operation, typically by participation in a co-operative. Co-operatives therefore provide a learning space for people where learning occurs both in formal courses but also through the activity of participating in a co-operative. A co-operative can provide a space where members can share knowledge and experience, which in turn helps develop capacity for self-help and self-reliance. Many learners may have already many years of engagement and service within their co-operative, which needs to be respected, validated, and utilised where possible.

iv. Has a core focus on putting co-operative values and principles into practice – for all members and staff

All educational and training programmes and activities, at whatever level, can be linked directly to the co-operative values and principles. This involves making explicit the concrete ways in which programmes enable learners to put them into practice in their everyday activities within their co-operative.

v. Strives to meet the learning needs of the whole of the movement – from individual members, to CEOs, and also stakeholders

The key stakeholders within the co-operative movement, and hence the key groups of learners for co-operative education, are its: co-operators; capacity builders and promoters; auditors, certifiers, and regulators; external stakeholders; young people; the public.

Wilson concludes his comments with the following observations:

Co-operative education was the ingredient that transformed the vision and aspirations of the pioneers of today’s global co-operative movement into success. Learning from experience remains essential in building successful co-operative businesses today. Effective co-operative education programmes can support the renaissance and renewal of an established co-operative movement, and help unlock the vision and energies of a new generation, revealing how the co-operative model can be applied to today’s and tomorrow’s challenges.





The earliest co-operators were quick to embrace the technologies emerging at the time from magic lantern slide shows to pioneering the use of film as an educational and informational tool. Co-operatives established lending libraries and reading rooms, pioneered distance learning and forged partnerships with universities and others to extend the reach of their programmes.

Co-operative education needs to be as bold and imaginative today, embracing the opportunities provided by new technologies, strengthening links with universities to encourage research, and using education to disseminate research findings to inform policy makers, members, and the wider public.

Successful co-operative education needs to be adaptable and never forget its core purpose to develop deeper understanding of the nature and benefits of co-operation today and tomorrow. ^[12]

Co-operatives Australia

The history of national co-operative peak bodies in Australia has been of fluctuating fortunes – and names. State co-operative federations have been unwilling, however, to resource a national co-operative peak body – and it was no different with Co-operatives Australia. Between 2009 and 2013 Co-operatives Victoria worked, unsuccessfully, towards Co-operatives Australia becoming a more effective and efficient peak body.

In 2008 it was decided by the state co-operative federations to reactivate a national peak body as Co-operatives Australia and in 2009 Co-operatives Victoria took over the leadership of Co-operatives Australia, with Tony O’Shea as Chairman and David Griffiths as Secretary. This leadership continued into 2013.

Tony O’Shea was committed to establishing an effective national peak body that was adequately resourced, and this required changes to Co-operatives Australia. Up until 9 August 2013, Co-operatives Australia continued to be marginally effective – doing what it could with what it had – but remained an unincorporated body with no bank account and no staff. Meetings were by conference call, with the state federations sharing the costs. What was practical was very limited.

At meetings of Co-operatives Australia, Tony O’Shea persistently raised the issue of an effective and resourced national peak body for co-operatives through incorporation and income through fees, but these entreaties were persistently ignored.

“If we want to save co-ops from corporatisation we must realise that they exist to provide services to members and educate the principal stakeholders – members and their representative directors and employees accordingly. Gill warned that sometimes the employment of a high powered Chief Executive from an investor owned company with no appreciation of the co-op’s objectives will result in a co-op straying from its objectives unless properly directed by a strong board committed to the objectives.”

John Gill “Does Success (Growth) Lead to Corporatisation?” Victorian Co-operative News, Volume 4 Issue 4, August–September 1998, p. 3.



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Co-operatives Victoria was also committed to Co-operatives Australia becoming a member of the International Co-operative Alliance (ICA) and periodically the issue was raised – and ignored by the other federations. In the meantime, two WA co-operatives had joined the ICA – the Capricorn Society and Co-operative Bulk Handling (CBH).

Co-operatives Australia remained vulnerable, therefore, for when a new peak body emerged with more imagination and resources it required and the continued loyalty of state federations.

Despite practical limitations, Co-operatives Australia, on behalf of the state federations, has achieved the following:

1. Successfully lobbied Canberra on the ability of co-operatives to
 - a) access the government's Re-tooling for Climate Change program.
 - b) access the Department of Industry and Innovation's Enterprise Connect scheme.
2. Issued policies and position statements on co-operation and co-operatives.
3. Established the australia.coop website.
4. Initiated and published until 2012 an annual list of *Australia's Top 100 Co-operatives, Credit Unions and Mutuals*.
5. Assisted with the development and introduction of Co-operatives National Law.

The series of policy statements were issued by Co-operatives Australia at the initiative of Co-operatives Victoria. The statements were developed by all federations working together and were only issued after there was unanimous agreement. ^[13]

Top 100 list

Co-operative Victoria proposed the introduction of a Top 100 list of co-operatives, credit unions and mutuals – inspired by the Top 300 list created initially by the International Co-operative Alliance (ICA) in 2006. The Secretary of the Co-operative Federation of Victoria, David Griffiths, assisted in developing the initial ICA Top 300. Since 2006 the International Co-operative Alliance has periodically published the Global 300 – a list of the 300 largest co-operatives and mutuals throughout the world. In 2011 the initial ICA expanded the list to include sectoral analysis. For 2012 it was decided to re-launch the Global 300 as the World Co-operative Monitor. The goal is to move beyond the largest 300 and beyond the measure of annual turnover.

The inaugural Australian annual Top 100 list was published in June 2009 to create a greater awareness of the positive economic and social contribution made by co-operatives in Australia. The 3rd edition was expanded to include state and industry analysis for turnover, members and employees. The 2011 edition revealed a combined turnover of \$14.7 billion, total membership number of 13,085,216 and 26,038 employees. This document was used





most effectively by the promoters of BCCM as a primary tool for mustering support for this new peak body.

The World Co-operative Monitor Index has used the *Australia's Top 100 Co-operatives, Credit Unions and Mutuals*.^[14]

Co-operatives National Law

State federations have been working with their respective Registrars of Co-operatives, and nationally through Co-operatives Australia, over a number of years to establish uniform and modern Co-operatives National Law (CNL).

The key features of the CNL, which Co-operatives Australia and the state federations have worked to achieve, are **Consistency of Laws, Cross Border Operations, Financial Requirements for Small Co-operatives, Director Responsibilities, Co-operative Capital Units, Referencing Corporations Act Provisions, Enforceable Undertakings and Types of Co-operatives**.

Co-operatives National Law passed through the NSW Parliament in May 2012 and reflects many of the principles advocated by Co-operatives Australia and the state federations. CNL commenced in NSW and Victoria on 1 March 2014. Other states and territories will be progressively adopting CNL.

Winding Up Co-operatives Australia

On 9 August 2013, a Co-operatives Australia meeting discussed whether or not to continue meeting as an informal and unincorporated group. Co-operatives WA advised it was joining the Business Council of Co-operatives and Mutuals and the Co-operative Federation of New South Wales advised that this was under consideration. It was decided by a majority to abandon meetings under the umbrella of Co-operatives Australia. The Co-operative Federation of Queensland did not endorse the “winding-up” of Co-operatives Australia. Co-operatives Victoria had raised the issue of Co-operatives Australia becoming a full member of the Business Council of Co-operatives and Mutuals but this option was not debated.^[15]

IYC 2012 Australia

The experience of IYC 2012 in Australia was characterised by the incapacity of the state federations to work together, and the opportunity this created for those working towards a new national peak body for co-operatives and mutuals to continue unimpeded.

2012 was the International Year of Co-operatives designated by the United Nations, and Co-operatives Victoria was committed to doing what it could during the year. These included the following:

- A “Beyond 2012” workshop.



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- A Co-operatives National Law workshop.
- *Co-operatives National Law* videos presented by Jenni Mattila.
- *Co-operation in Practice* videos presented by the Chief Executive Officer and Principal of the UK Co-operative College, Mervyn Wilson.

The organisation of the International Year of Co-operatives in Australia was through a company, IYC 2012 Secretariat Limited, established by the WA Capricorn Society.

A precursor to the IYC 2012 Secretariat Limited was Social Business Australia (SBA) which had been established in 2009. SBA was a self-selecting group that described themselves as a group of like-minded people – Trent Bartlett, Melina Morrison, Suzanne Henderson and Alan Greig. The self-selecting group automatically became members of the IYC National Committee when it was established. The “About Us” section of the Social Business Australia website describes the group. ^[16]

For Australia Day 2011, Social Business Australia issued a National Call for Action – a mail-out to every co-operative and mutual in Australia. It was an expense that Co-operatives Australia was unable and unwilling to undertake – reinforcing the views of practical co-operators that Co-operatives Australia was neither a practical or viable organisation.

The initial response to the mail-out, however, was disappointing and by 24 March 2011 there had been five responses – including three housing co-operatives, an artisans co-operative and a community co-operative.

For the mail-out SBA was able to obtain from the Registrar of Co-operatives in Victoria the addresses of all Victorian co-operatives – a list that Co-operatives Victoria had not been able to obtain for over five years. The privacy concerns that precluded Co-operatives Victoria obtaining the list apparently did not apply to SBA.

The IYC 2012 Committee was established in 2011. At the formation meeting of the National Committee on 13 May 2011, the then Chairman, Trent Bartlett, declared that it was “equally important that a legacy of goodwill and commitment needs to prevail” as a basis for “possible ongoing collaboration as a fourth sector of social business beyond IYC 2012 events.”

Trent said he wanted to “get to the point where we all share a similar vision for our fourth sector and we believe that as a united sector we will gain more than going it alone.”

The participants at the meeting included Co-operatives Australia, Social Traders, Tertiary Access Group Co-operative, Hepburn Wind, West Belconnen Health Co-operative, Macleay Regional Co-operative, Plumbers’ Co-operative Ltd, the Sydney Credit Union and five from Social Business Australia. ^[17]

The majority of the members of the IYC 2012 National Committee were from NSW co-operatives and mutuals and Social Business Australia.





The IYC 2012 Secretariat Limited company had been formed in January 2011. It was the company that decided the unfolding events of 2012 – not the IYC 2012 National Committee. Decisions were made by the IYC Secretariat and its company. Funds provided for IYC 2012 were controlled by the company. The infrequent meetings of the National Committee received reports from the company and there was no questioning of the company.

Co-operatives Australia had one representative on the IYC National Committee; initially Co-operatives Australia had nominated two representatives but had been informed that only one representative was acceptable. When the IYC National Committee called for further nominations later in 2011, the Executive Officer of CFQ, Jim Howard, nominated, but this was rejected by the then Chairman of the Committee, Trent Bartlett, after thanking Jim for his interest – it was stated that CEOs or Chairs of individual co-operatives would be welcome, but not the Executive Officer of a state federation. The issue was reported to a meeting of Co-operatives Australia but not disputed – in recognition of the self-selecting nature of the IYC National Steering Committee.^[18]

The basis for the relationship between the company and the committee was straightforward. Funds from the Capricorn Society were used to establish Social Business Australia and the company. While other co-operatives made contributions to the IYC Industry Fund, the Capricorn Society remained the major financial sponsor of IYC 2012.

The consequence of this sponsorship was that the Capricorn Society dictated the terms of the relationship. This included inheriting the positions of Chairman of the IYC 2012 National Committee, and when Trent Bartlett was replaced as the CEO of the Capricorn Society by its board in 2011, his successor Greg Wall inherited the position of Chairman of both the company and the National Committee.

Indeed, when it was argued by David Griffiths at a subsequent National Committee meeting that co-operative awards to be presented at the planned National Conference should include co-operatives, Mr Wall made it clear that Capricorn would have to receive that award. With this practical response, then, the matter was not pursued.

Two summits were organised by the company for the CEOs and Chairs of co-operatives and mutuals on 17 August 2011 and 22 November 2011.

The first summit had agreed that a proposal for a new peak body for co-operatives and mutuals should be developed for consideration at a second summit. At the second summit, however, there was no report, no proposal and no explanation.

The company agenda for the summits was to develop support for a new national peak body for co-operatives and mutuals but at the second summit participants had suggested that the state co-operative federations should be engaged in this process. This was not acceptable and the federations were not subsequently invited to participate – unless they individually contributed \$25,000 each.



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The subsequent achievements of IYC 2012 Australia were remarkable because, as Mr Greg Wall told the national co-operative conference, there had been a “shoestring budget” based on industry funding and no government funding. As Mr Wall told the national co-operative conference “the shadow we cast was greater than the budget we had.” It is understood by CV that the Industry Fund raised about \$200,000 when the target was \$600,000. No report was provided to CV as a member of the IYC National Committee providing information on funds raised for IYC 2012. ^[19]

“Generally, where directors lack advanced knowledge of sound business practice, financial management and an understanding of the essential difference of a co-operative business, the responsibility for total conduct of the business, including policy making, is left to the Chief Executive. Thus directors become mere rubber stamps of executive-formed policies. In many instances, the directors are happy to accept this role, rather than interfere with proposals which they assume have been brought to them after being thought through by the executive before submission for endorsement by the board.”

Rawlinson, WW “Australian Dairy Co-operatives – Today and Tomorrow”, Victorian Dairy Processing Industry Training Committee Directors Management Seminar, 29 June 1982, p. 12.

The IYC 2012 Conference

A National IYC Conference was initially proposed as a state federation and Co-operatives Australia initiative but the federations failed to get themselves organised. One federation allowed the IYC company to take over the process, and the other federations and Co-operatives Australia weren’t up to the task and were consequently excluded from conference organising and participation other than attending.

A national conference for IYC was initially proposed at discussions by state federations at meetings of Co-operatives Australia. A Co-operatives Australia Working Party met on 22 March 2011 and had recommended

that CA take responsibility for a national conference. There were three members of the Working Party – Helen McCall (CFNSW), Jim Howard (CFQ) and David Griffiths (CV).

Subsequently, a CA meeting on 28 April 2011 discussed CA being responsible for a national conference during 2012. The Chairman of CFNSW, Tony Rogic, advised that their 2011 conference would now be held in 2012 and it was proposed that the CFNSW conference be the basis for the national conference. Trent Bartlett said that the IYC National Committee was supportive of a national conference in Canberra. ^[20]

At a CA meeting on 16 May 2012 it was recorded:

“It was agreed that CA would make a presentation to the National Co-operative Conference on 24–25 October 2012 and to the Co-operatives WA Conference on 8–9 November 2012.

It was noted that Chris Enright would make the CA presentation at the Co-operatives WA Conference and it was agreed that the presentation at the National Co-operative Conference should be by CFNSW.” ^[21]



At a subsequent Co-operatives Australia meeting on 23 September 2011, it was resolved that CA “support a CFNSW national conference in 2012 which would preserve and support the co-operative identity and would be willing to work with others where practical.” The resolution was moved by Jim Howard (CFQ) and seconded by Marie Winter (CFNSW). [22]

“There was also discussion of a national conference and it was noted that this was proposed for Port Macquarie, NSW, although the CFNSW was to discuss and decide on this matter on 7 October 2011.

It was noted that there had been discussion at the previous meeting on 28 April 2011 on the possibility of the NSW conference becoming the national conference.

That Co-operatives Australia support a CFNSW national conference in 2012 which would preserve the co-operative identity and would be willing to work with others where practical.

M: Jim Howard S: Marie Winter CARRIED

ACTION: Secretary and Chair.” [23]

A CA organised and sponsored conference did not eventuate. The CFNSW never reported back to a CA meeting on its deliberations and, instead, through its Chairman, Tony Rogic, worked with the IYC company for a national conference to be organised by the Mid North Coast RDA which was willing to take on the financial and reputation risk. It was a risk Co-operatives Australia was unwilling and unable to accept, and Co-operatives WA was organising its own conference. The CFNSW representative at the meeting on 23 September 2012 was unable to clarify then or subsequently the intentions of CFNSW. There was no meeting of the IYC National Committee for Co-operatives Australia to enable the issue to be raised.

The 2012 IYC National Conference was held on 24–25 October 2012 at the Glasshouse in Port Macquarie, New South Wales – the premier event on the 2012 IYC co-operative calendar, raising awareness about the important role of co-operatives and mutuals in the Australian economy but not, however, the existence of state co-operative federations and Co-operatives Australia. This was a deliberate, practical and effective decision to deny the influence of Co-operatives Australia and the state co-operative federations and, therefore, strengthen the case for a new national peak body.

Co-operatives Australia was not allowed to make a presentation – an addition of one to the 50 already presenting. CA Secretary, David Griffiths, was advised that a presentation would be allowed if CA made a financial contribution, e.g. \$5,000. But then the Chairman of CFNSW, Mr Tony Rogic, also explained to the Secretary of Co-operatives Australia, David Griffiths, that he had not pushed for the presentation of the Co-operatives Australia paper at the conference. He expressed the opinion that the paper was bland and, indeed, it was, because it was aimed at avoiding provocation about co-operative peak bodies and instead explained the roles of the state federations and Co-operatives Australia. Wanting to present a bland paper, however, was provocative – because of its source rather than its content. In not



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being allowed to present a paper, the invisibility of Co-operatives Australia remained and this strengthened the argument for a new peak body, based on suppression and ignorance. The paper was presented to the Co-operatives WA conference, however, and was made available in the SouthEast Housing Co-operative Ltd book that was distributed to participants at both conferences. ^[24]

According to the IYC company, in referring to the national conference: “More than 50 speakers and presenters joined 200 delegates for two days of discussion examining the role of co-operatives in local economies, regional and agricultural development, the future of co-operative growth, new law and regulation, building stronger boards and the members of tomorrow.” ^[25]

While there were about 220 registrations for the conference, the number of participants in plenary meetings decreased to about 140 on the morning of 25 October 2012, and about 80 at the final afternoon session.

The IYC Conference failed to integrate co-operative values and principles, ignored central co-operative dilemmas and choices and was structured to prevent debate and discovery. The emphasis was on the co-operative system – and excluding the co-operative movement. ^[26]

During the National Co-operative Conference, the book *Building a Better Australia: Australia's Co-operative Champions* was launched by the Secretariat working in partnership with Focus Publishing – 128 pages printed on art paper, case-bound and hard covered, with a dust jacket, with an initial print run of 7,000. There are two types of profiles in the book – 24 four page (\$25,000), two page (\$15,000), or one page (\$10,000) sponsored profiles and unsponsored 200 word profiles. The unsponsored co-operatives were selected by a panel selected by the IYC Secretariat. There were also chapters on the history of the co-operative movement in Australia, the types of co-operatives, Australia's co-operative movement in a global context and the projected growth of the co-operative model in Australia. It is a useful reference book. The book also tells another story – how practicality of finance and patronage dictated the ideal, and determined both entry and type of entry into the book. It was a precursor to the nature and cost of membership of the Business Council of Co-operatives and Mutuals. ^[27]

In closing the two-day National Co-operative Conference on 25 October 2012, Mr Greg Wall urged Australian co-operatives to push forward with plans for national-level industry representation. “We have gained great momentum in this International Year, and we cannot afford to drop the ball at this stage in terms of the legacy outcomes that will take the sector forward beyond 2012. As we did at the beginning of this journey to the IYC, I am issuing a national call to action,” said Mr Wall. “I ask that you review within your organisations how you will participate in the developments and in the formation phase of a national body representing member owned business forms, or as part of the partnership that resources this organisation going forward.” ^[28]

Subsequent to the conference there was no meeting of the IYC National Committee to receive a report and, indeed, review IYC 2012. The Committee apparently did not meet after





the National Conference. It had apparently served its purpose and most members had low expectations, at least CV was not invited to any meeting.

Challenge

The emergence of the Business Council of Co-operatives and Mutuals (BCCM) in 2013 was the logical outcome of the establishment of Social Business Australia, the IYC National Committee and the National Conference.

The continued attempt by Co-operatives Victoria to persuade Co-operatives Australia to renew itself as a peak body was not advancing.

Outside of Co-operatives Australia meetings, throughout 2011 and 2012, there had been ongoing discussions between the Chairmen of Co-operatives Victoria, Tony O’Shea, and CFNSW, Tony Rogic, and agreement in principle to establish a revitalised peak body for co-operatives. This ended summarily, however, when Mr Rogic resigned as Chairman of the CFNSW some time after the National Conference in 2012 and there were no further meetings or discussions between Tony O’Shea and Tony Rogic, and CFNSW now had different priorities.

In the meantime, the IYC Secretariat was continuing its work on establishing a new national peak body for co-operatives and mutuals but with limited consultation and in defiance of the wishes of the second summit it had convened that state federations should be engaged. The process was only open to the state federations if they provided \$25,000 as foundation members. It was an expectation that NSW and WA could afford if they were willing, and Co-operatives Australia and the Queensland, SA and Victoria Federations were unable to afford. The requirement was based on practical co-operation.

In February 2012 the President of the International Co-operative Alliance, Dame Pauline Green, was brought to Australia by the company. During her visit Dame Pauline attended special dinners in Melbourne and Sydney. The Sydney dinner was hosted by Abacus Australian Mutuals and the Melbourne dinner by bankmecu. Invitations for the dinners were for large co-operatives who had either contributed or could contribute to a new national peak body. As Chairman of Co-operatives Australia and Co-operatives Victoria and a member of the IYC National Committee, Tony O’Shea asked to attend the dinner in Melbourne but was informed by Melina Morrison that this was only possible if an invited guest dropped out. Tony did not receive a subsequent invitation to attend the dinner.

Co-operatives Victoria was resolutely committed to attempting to engage in dialogue and, in particular, protect the interests of small co-operatives – despite its own small membership. It was considered that the assurances made by Mr Wall at the National Conference were problematic – because they were vague – and on 4 March 2012, therefore, the Secretary of Co-operatives Victoria David Griffiths wrote to Melina Morrison, Social Business Australia,



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regarding consideration being given to a new national peak body for co-operatives and mutuals, and offered its support in addressing these issues.^[29]

A letter was received on 30 April 2012 from Melina Morrison to David Griffiths, politely thanking CV for its interest but not taking-up the offer of assistance.^[30] Melina Morrison's response was discussed at a Co-operatives Victoria board meeting on 8 May 2012:

"IYC National Steering Committee

In response to the CV letter, it was noted that there was no invitation for CV involvement in discussions on a new peak body.

It was agreed that the establishment of any national peak body needed the effective representation and involvement of small co-operatives."^[31]

The board was particularly disappointed, as CV was the only federation that had publicly argued consistently for a new national peak body and had offered to assist in the development of a new peak body, and despite this the response had been dismissive. But then the practicality for the company was that Co-operatives Victoria was not offering to contribute \$25,000 which it did not and would not have. It was practical logic to exclude Co-operatives Victoria but it was not co-operative logic.

After 9 months, the CV board determined to raise the issue again with the company and on 13 December 2012 Tony O'Shea, Chairman, Co-operatives Victoria, wrote to Mr Greg Wall, Chairman, Social Business Australia and National IYC Steering Committee, reaffirming its willingness to assist.^[32]

On 13 December 2012, there was an immediate response from Mr Greg Wall, Director IYC 2012 Secretariat Limited (a company registered under law in Australia) to Tony O'Shea thanking CV but not referring to the offer to assist.^[33]

In August 2013, the IYC Secretariat company announced that after three years of industry consultation a major legacy goal of the 2012 International Year of Co-operatives was the establishment of the Business Council of Co-operatives and Mutuals. The official launch was at the RACV Club in Melbourne on 29 July 2013.^[34]

The Founding Partners of BCCM were: bankmecu, CBH Group, CEHL, RAC (WA), The Co-op, Capricorn and Community First Credit Union.

The founding directors of the BCCM are from large co-operatives – Tony Stuart, Group CEO NRMA, Greg Wall, Group CEO Capricorn, Damien Walsh, CEO bankmecu, John McInerney, MD Common Equity Housing Ltd, Andrew Crane, CEO CBH Group, Peter Knock, CEO The Co-op, Melina Morrison, CEO BCCM.

The initial recruiting list for BCCM was the Co-operatives Australia list, *Australia's Top 100 Co-operatives, Credit Unions and Mutuals*.



What BCCM has achieved is bringing together into one peak body co-operatives, credit unions and mutuals – generating considerable financial resources not available to state co-operative federations. It was an achievement beyond the capacity of Co-operatives Victoria.

In 2014 full membership of the BCCM is available on a two-tiered annual subscription basis – \$25,000 for a business with operating surpluses/profits of greater than \$1 million and \$10,000 if less than \$1 million. Non-voting membership for associates was available at a cost of \$1,000 per annum. The associate membership fee was subsequently increased to \$2,500 – making it even harder for small co-operatives to consider this option. The Chairman of BCCM is Dr Andrew Crane, CEO of CBH, and Melina Morrison is CEO.

The BCCM has written to Australian co-operative and mutual businesses with an invitation to join the council and nominate a CEO or senior officer as a delegate. Through BCCM, the servants of co-operatives were to become the masters of co-operation. The benefits and features of BCCM membership are described by BCCM as follows:

- *“A powerful, informed new voice in the business community representing the co-operative and mutual models of enterprise.”*
- *“The only organisation uniting the entire, diverse range of member owned businesses.”*
- *“An organisation driven by industry for industry, led by the business leaders of its member organisations.”*

The BCCM admits that full members “will influence the policy agenda via the direct engagement of your CEO and senior executives on special interest task forces, policy committees and annual Members’ Forum.” This is not an opportunity for small co-operatives who are only able to afford a non-voting associate membership. Co-operative peak bodies that are based on co-operative values and principles do not have different membership tiers.

The two-tier membership of BCCM disadvantages and discriminates against small co-operatives. Small co-operatives are required to pay a disproportionate percentage of their surplus and large co-operatives are expected to pay a disproportionately low percentage of their surplus, i.e. a billion dollar co-operative pays \$25,000 and a million dollar co-operative pays \$10,000. That large co-operatives are expected to pay a disproportionately low annual subscription is displaying a sensitivity to large co-operatives and their preferred recruitment that is not available to small co-operatives. Small co-operatives can join as non-voting associate members but this is, of course, an abrogation of co-operative values and principles – possible in an incorporated company but not an incorporated co-operative.

BCCM is structured to encourage direct affiliation of those co-operatives of a size and with the resources that could afford full membership and, therefore, enable full participation in the activities of a national organisation. This was done without any real consideration of what impact this might have on state federations and how the needs of medium to smaller co-operatives in the less well resourced states would be met. But then BCCM is also open to “like co-operatives” – organisations deemed similar to co-operatives.





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BCCM is not a co-operative. It is a company limited by guarantee – a type of incorporated legal structure under the *Corporations Law Act 2001* (Cth). This structure facilitates different membership tiers and distancing BCCM from co-operative legislation.

In establishing BCCM, the founders have ignored: (a) history of co-operation and co-operatives, (b) the need for a common agenda of agreed principles and strategies, and (c) the impact of establishing BCCM on state federations particularly in some states and the historic problem of directors abdicating decision-making to CEOs. Large co-operatives are already choosing to join BCCM rather than state federations. This was foreseeable and was an issue that Co-operatives Victoria wished to discuss but was denied the opportunity.

There was no open dialogue with state co-operative federations and Co-operatives Australia. Co-operatives Victoria was ignored because it could not afford a foundation fee and was deemed unrepresentative – a decision based on practicality as the federation has not been representative of Victoria's co-operatives and has limited resources. The promise of taking regard of the needs of smaller co-operatives and state federations, and broad consultation was not considered practical – practicalities pre-empted consultation. With BCCM, co-operative system trumpeted co-operative movement.

The majority of co-operatives throughout Australia were not provided the opportunity to be involved in a consultation process despite the earlier assurances of Mr Wall. The offer from Co-operatives Victoria to contribute towards discussion was politely noted in writing but did not outline a process for engaging state federations. This would have required (a) a willingness to engage with state co-operative federations and Co-operatives Victoria in particular, and (b) consultation on the national peak body with all instead of those with a willingness and capacity to pay, and (c) not committing to a pre-determined outcome. In contrast, Co-operatives Victoria wanted to discuss ideals and practicalities, e.g. the relationship between BCCM and state federations, the possible competition for membership, particularly with large co-operatives, and the interests and needs of small co-operatives.

The process leading to the establishment of the BCCM was based on working with large co-operatives and excluding federations and small co-operatives, and BCCM is currently structured to primarily benefit large co-operatives. The dominance of large co-operatives could be problematic in the long term as evidenced by the recent experience of the Co-operative Group in the UK. It has been independently assessed as having a democratic deficit but there is a broader ideological issue about the governance of the Co-operative Group through member ownership and control. This UK controversy has lessons for Australia's large co-operatives and the BCCM. In general, Australia's large co-operatives have a problematic history of an inconsistent adherence to an ongoing practice consistent with co-operative values and principles.^[35] Lowering the annual membership fees for small co-operatives will not in itself remedy the BCCM's own democratic deficit.

Critical to the process leading towards BCCM was the absence of a co-operative vision based on co-operative values and principles – because they provide a devastating critique of alternatives to the economic status quo, but, instead, the emphasis has been on deliverables, and this has





a particular appeal to CEOs. It is not surprising, then, that the end of creating a BCCM has justified a process that has included undermined state federations.

After decades of membership of the Co-operatives Victoria, Australia's second largest co-operative resigned. In a letter dated 16 October 2013, the Chairman of the Murray Goulburn Co-operative Co Limited, Mr Philip Tracy, advised "we now believe it is in MG's best interest to join BCCM."^[36] It may, indeed, be in MG's best interest to join BCCM but it is not necessary to assume that this necessitates a choice between membership of BCCM or CV.

Co-operative idealists are also practical – as demonstrated by the practical achievements of Co-operatives Victoria between 2001 and 2013. The problem is that these were achievements despite limited resources and for all practical purposes the ideals of Co-operatives Victoria could be, and were, ignored.

The BCCM has released the following report: *A Comprehensive National Education and Training Strategy for the Cooperatives and Mutuals Sector* (2014). While the report briefly acknowledges some work by the UK Co-operative College in Australia, its duration and extent is not acknowledged nor is the involvement of Co-operatives Victoria in bringing the College to Australia. An appendix refers to education and training at various universities and the Co-operative Federation of New South Wales and ignores Co-operatives Victoria. Insufficient recognition is also given to the work of Co-operatives WA in facilitating co-operative education. The recent discovery of co-operative education and training by some Australian universities triumphs over relevant history and context. Overall, the report is university-centric with an emphasis on management and there is no attempt to address the centrality and integration of co-operative values and principles to co-operative education and training. The BCCM may have resolved this through the CEOs who are able to persuade their co-operatives that joining BCCM is appropriate – as it will be controlled by CEOs.

While the BCCM has promoted the work of the UK Co-operative College in Australia, it is apparent from the commissioned work that the emphasis could now shift to a university-based approach. Developing an education strategy without reference to or consultation with Co-operatives Victoria is understandable – Co-operatives Victoria is not a member of BCCM.

The BCCM is progressively rolling out a series of initiatives because it has the financial resources provided by large co-operatives, credit unions and mutuals. For many members of BCCM, and indeed many co-operatives throughout Australia, the ends justify the means. Nonetheless, the BCCM is demonstrating a political and service effectiveness that for Co-operatives Victoria was an aspiration. The initial success of the BCCM is illustrated in its six monthly update report. Note, however, the emphasis on collaboration – a post-formation rather than a pre-formation characteristic.^[37] A strength and weakness of Co-operatives Victoria has been its stubborn belief that the ends do not justify the means and that there are long-term consequences for those who use any means that will produce any ends.



Future

Co-operation between co-operatives is fundamental to the development of Australia's co-operative movement. The philosophy of co-operation is encapsulated in the phrase "each for all and all for each". There is a mutual benefit. It is the logic of co-operation, therefore, that individual small and large co-operatives join together to advance their common interests. The achievements of Co-operatives Victoria have been real – despite organisational weaknesses and the indifference of most co-operatives.

In 1923 Sidney Webb observed the following about Australia, Canada and the United States: ^[38]

"The societies in these countries never succeeded in the past in forming a durable federation of national scope, which could weld together the scattered local societies into a powerful organisation, make itself felt in the national consciousness, and promulgate effectively throughout the length and breadth of the land the fact that co-operative societies were actually in existence in hundreds of places, and might exist in every place if only people could be made aware of them."

Ethical values and practices are central to co-operation. Co-operatives Victoria has endeavoured to base its activities on co-operative ethics and on the belief that there is an interdependent relationship between means and ends. ^[39]

We have a debt to the past and future generations of co-operatives and co-operators, and an obligation to avoid "presentism" – the assumption that the present is all that matters and that this defines the past and future. We need to remember and apply the historical struggles and achievements of co-operatives. ^[40]

The tension between ideal and practical co-operation and co-operators and the ends and means is inevitable and desirable to prevent either bureaucracy or naivety. Both enrich the other when both are inclusive and tolerant. The practical co-operator would say that the ends justify the means whereas the ideal co-operator would say the means should determine the ends. Ian MacPherson has commented that, as so often happens with co-operative agencies, the solution was itself a compromise. ^[41]

At the formation meeting of IYC National Committee on 13 May 2010, the then Chairman, Trent Bartlett, declared that it was "equally important that a legacy of goodwill and commitment needs to prevail." The goodwill that existed at the meeting on 13 May 2010 progressively dissipated – particularly after the departure of Trent Bartlett. ^[42]

Trent had also said at the meeting that he wanted to "get to the point where we all share a similar vision for our fourth sector and we believe that as a united sector we will gain more than going it alone." But then Trent also advised the meeting "SBA believes that change needs to happen and we need to deal with peak bodies but we also need to deal with individuals that want to make a difference." Since 2010, then, the peak bodies were dealt with through





exclusion and the company sought to deal with individual co-operatives and mutuals whether or not they were members of peak bodies.

There was no open dialogue on vision at the IYC National Committee, at the National Co-operative Conference or in the process of developing and launching the Business Council of Co-operatives and Mutuals, and instead of unity there was divisiveness. There was dialogue and unity between those co-operatives and mutuals who could afford a foundation fee.

Roy F Bergengren warned in 1940: “We can only build permanently as we build our foundations deep and strong. Those who created the foundations for the cathedral did something quite as beautiful as did the master craftsman who designed the windows. Unless the builder of the foundation does his work well, the beautiful superstructure must always lack permanence.”^[43]

The emergence of the BCCM and the crisis for most federations (i.e. in SA, Queensland and Victoria) could signify what Birchall observed in 1997 for the European co-operative movement – that co-operative federations were broken down and were being replaced by corporate structures.^[44] In 1992 Böök noted that co-operative federations had been a traditional structure for co-operatives but their success depended on a clear-cut agreed and understood division of labour between individual co-operatives and the federations, and the ability of the federations to provide better services than others. In 1992 he asked whether the federation form was effective for the future and warned that the ties between individual co-operatives and a federation could become weaker. The ties between the Co-operative Federation of Victoria Ltd and individual co-operatives were always weak and became weaker over time.^[45]

Co-operatives have an important role in many sectors of Australia – in particular, in agriculture, finance, housing and insurance. Co-operatives also have an important role in communities throughout Australia, e.g. Avoca (VIC), Hastings (NSW), Macleay (NSW), Nuriootpa (SA)



CFV Ltd Board meeting, 11 September, 2013.





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and Terang (VIC). Housing co-operatives are typically small but in Victoria their combined size is significant – demonstrating why small co-operatives should not be ignored. ^[46]

Co-operatives are an alternative form for economic development. Co-operatives are also resilient to economic turbulence and this has been documented.

The full realisation of a co-operative movement depends on large and small co-operatives working together for mutual benefit. The future of co-operation will be realised when co-operatives recognise that co-operation is the link that defines their reality and potential, and that the word co-operation is from Latin *co* and *operate* – to work together. It is a lesson for all – what is achievable and achieved will be determined by co-operatives working together. There are three basic needs for the future:

- Co-operative peak bodies reflecting and reinforcing co-operative values and principles.
- Equal representation by small co-operatives which is based on self-empowerment rather than patronage by large co-operatives.
- Recognition that a CEO peak body needs to be complemented by a board peak body.

We all make political choices and decisions. In *Matters That Matter*, Henrietta Barnett criticised those who adopted a “practical view” as “exclusive, delusive and conclusive. Those who adopt it are proud of having excluded faith in hope.” ^[47]

Ultimately, co-operatives will survive in the long term when the significance of co-operative values and principles, including co-operation between co-operatives, based on the internationally recognised co-operative values and principles, is accepted as a necessary co-operative practice. This potential will be influenced by the relationship between means and ends, i.e. the ethical practice of co-operatives. Large and small co-operatives have mutually beneficial strengths and the recognition of this will result in the realisation of the co-operative potential through recognition of the interdependent relationship between co-operation as a movement and a system.

Co-operatives can make a difference, and in recent years a series of publications has opened debate on the co-operative difference and potential. ^[48]

In the 19th century, extremes of poverty and wealth generated self-help through co-operatives, mutuals and trade unions. These self-help initiatives democratised wealth through consumer and producer ownership of business enterprises and improved wages and working conditions. ^[49] The work of French economist Thomas Piketty underscores this significance and why co-operatives are as important in the 21st century as they were in the 19th century.

Piketty has warned that wealth inequality in Europe, the UK and the USA has the top 10% with 60–70% of all wealth, which is already at a pre First World War level and heading backwards to the wealth inequality of the 19th century. Piketty focuses on wealth and income inequality since the 18th century, using datasets from many countries. The book,





Capital in the Twenty-First Century, argues that the world is returning towards “patrimonial capitalism” – an economy dominated by inherited wealth and an oligarchy. He notes that the liberalisation of markets, the selling of public assets to the private sector, and the lowering of progressive taxes has increased wealth inequality.^[50] It is interesting that high income salary packaging has also created a new wealthy elite – particularly the CEOs and senior managers of the big corporations, such as the members of the Business Council of Australia – not to be confused with the Business Council of Co-operatives and Mutuals.

In “Budget 2014: Is this the Australia we really want to be?”, Hugh Mackay has written: “As background, you would have been aware that the OECD’s annual report card on Australia, while lauding our prosperity and economic robustness, has for some years been warning of growing income inequality and a rise in poverty. According to the OECD, income inequality among working-age Australians has been rising since 2000 and is above the OECD average. In Australia, the top 20 per cent of households control 62 per cent of the wealth, while the bottom 20 per cent have less than 1 per cent. As in any society, economic inequality has certain inexorable social consequences for such things as rates of imprisonment, social exclusion, class envy and social anxiety. Yet, year after year, federal budgets have consistently chosen to favour the already-wealthy through such measures as tax cuts, the inherently regressive GST, and generous superannuation benefits inaccessible to the poorer members of the community.”^[51]

There are two broad approaches to wealth distribution and inequality consequences – political and/or economic. Responses to Government Budgets are usually based on a political analysis and the Australian Council of Social Service response to the Coalition Government’s 2014 Budget exemplifies this with an emphasis on “wrong targets”, “missed opportunities”, “revenue problem”, “structural reform” and “bigger problem.”^[52] In analysing the wealth distribution and inequality consequences, ACOSS does not appear to realise the economic ideological underpinnings of the Budget – a reality that is recognised by conscious co-operatives and co-operators. Co-operatives provide a countervailing model to business-as-usual wealth distribution.

The emphasis on political rather than economic change is also reflected in “civic society” engagement with the G20. The C20 is an attempt to include civil society in the G20 architecture to enhance education, health and employment and encourage more sophisticated cross-sectoral problem solving. There was a C20 Summit in Melbourne, Victoria on 20–21 June 2014, but the position papers and communiqués are deferential to governments and do not address economic change and therefore the challenge of unequal wealth.^[53]

In defending its 2013–2014 Budget the Coalition Government has invoked the terminology of leaners and lifters, i.e. leaners who lean on the State and the lifters who earn their income, and through taxes support the leaners. Lifters, then, are deserving and productive and leaners are undeserving and unproductive.^[54] It is a defence of inequality of outcomes and just desserts and, therefore, wealth inequality, and it is mischievous political rhetoric because:

- Lifters lean on others to maintain and create their wealth.



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- The rhetoric of lifters and leaners is designed to disguise and protect wealth inequality.
- Today's leaners could have been yesterday's lifters and have earned a right to lean.
- Leaners are created by economic conditions and circumstances.
- Lifters are also leaners when they benefit from not having to pay for environmental degradation, legislation and regulation that is anti-competitive and lax enforcement of law.

The political justification of economic inequality reinforces the significance of redistribution of wealth through co-operatives.

Co-operation is an antidote to philanthropy. In the 19th Century, self-serving philanthropists sought to redeem the “lower orders”. Today, the “lower orders” are denigrated as leaners by the Coalition Government, and today's philanthropists (e.g. the Brotherhood of St Laurence, Mission Australia and the Salvation Army) are expected to begrudge their role but eventually enforce compliance by the leaners. ^[55]

The basis for moving forward is co-operation – rather than co-operatives. This is why Edgar Parnell's 1995 book was called *Reinventing the Co-operative Enterprise in the 21st Century* and the 1999 rewrite was retitled *Reinventing Co-operation: The Challenge of the 21st Century*. Parnell explained that the title change was because there is a need to re-establish the significance of co-operation as a key form of human organisation. ^[56] His challenge is also Australia's challenge – to begin with co-operation and not co-operatives. This beginning is about the values and principles of a co-operative commonwealth, and when co-operatives practise co-operation – a fantasy perhaps for both Co-operatives Victoria and the Business Council of Co-operatives and Mutuals.

Co-operatives have to realise the need to identify with co-operation and, therefore, integrate economic and political philosophy and practice. Co-operatives are by their nature democratic and egalitarian. The consequence of this realisation is that anti-democratic and anti-egalitarian politics and policies which reflect and reinforce variants of Social Darwinism based on natural order and survival of the fittest are anti-co-operative and should, therefore, be politically opposed. ^[56] While co-operatives are an economic alternative – if they practice and advocate the values and principles of co-operation. They have an obligation to politically advocate economic co-operation but in doing so, distance themselves from the anti-egalitarian policies and politics of Governments – not achieved, however, in the Business Council of Co-operatives and Mutuals White Paper – *Public Service Mutuals: A Third-way for Delivering Public Services in Australia*. ^[57]





Resources

Endnotes

1. Figures prepared by Consumers Affairs Victoria for the period 2005/8 as extracted from annual reports lodged by co-operatives.
2. The co-operative and credit union march towards professionalism and managerialism in Canada has been documented by Ian MacPherson in three books:
Co-operation Conflict and Consensus Building and Protecting the Co-operative Movement: A Brief History of the Co-operative Union of Canada 1909–1984, The Co-operative Union of Canada, 1984.
A Century of Co-operation, Canadian Co-operative Association, 2009.
BC Central and the Credit Union Movement to 1994, BC Central Credit Union, 1995. See in particular pp. 163, 165, 201–203 and 261.
In *Hands Around the Globe* 1999 Ian MacPherson discusses the worldwide transformation from populist to managerial credit unions. See in particular 36–68 and 127 and specific comments on Australia pages 91 and 164
In reviewing the governance of large co-operatives, Johnston Birchall has referred to historical examples of co-operative failure developing when managers dominated boards.
Birchall, Johnston 2014, *The Governance of Large Co-operative Businesses: A Research Study for Co-operatives UK*, Co-operatives UK, pp. 10–14, 33 and 42.
See also Fulton, Murray (Ed), *Co-operative Organizations and Canadian Society – Popular Institutions and the Dilemmas of Change*, University of Toronto Press pp.3–12, 38–60, 77–160.
In an Australian case study of the Challenge Dairy Co-operative, it is claimed there was a failure of the board to manage a charismatic CEO (p. 82) who captured the board (p. 93) and then dominated a passive board (p. 94):
Plunkett, B., Chaddad, FR, & Cook, ML 2014, “Challenge Dairy Co-operative 2000–10: In Pursuit of Control of the Last Litre of Milk”, in T Mazzarol, S Reboud, E Mamouni Limnios & D Clark (Eds) *Research Handbook On Sustainable Co-Operative Enterprise: Case Studies of Organisational Resilience in the Co-operative Business Model*, Edward Elgar Publishing.
3. Lewis, Gary, *A Middle Way: Rochdale Co-operation in New South Wales 1859–1986* (Australian Association of Co-operatives Ltd, 1992), and *The Democracy Principle: Farmer Co-operatives in Twentieth Century Australia* (2006).
Mathews, Race, *Demutualisation in Australia: the NRMA Experience* (1999), *Reinventing the Mutual – the Challenge for Credit Unions* (1999), and *Insurance Demutualisation: Notes for a Case Study* (1999).
4. MacDonald, T, Wallace, G & MacPherson, I 2013, *Co-operative Enterprise Building a Better World*, Global Co-operative Development Group, pp. 172–174.
5. Number of delegates attending Co-operative Federation of Victoria Annual General Meetings between 1993 and 2011. The quorum is 10 and, therefore, with 9 or less delegates in attendance proxies were required to reach or exceed the quorum.

15 November 2011	7	28 October 2004	4	11 September 1998	19
17 November 2010	6	25 February 2004	7	17 October 1996	18
29 November 2008	7	16 October 2002	7	27 September 1995	15
29 November 2007	7	18 December 2000	14	31 August 1994	18
16 November 2006	8	10 February 1999	17	9 September 1993	16
10 November 2005	6	15 October 1998	18		
6. Birchall, J and Simmons, R 2001, “Member Participation in Mutuals: A Theoretical Model”, in Birchall, Johnston (Ed), *The New Mutualism in Public Policy*, Routledge, pp. 212–214; and Sorokin, PI, 1954, *The Ways and Power of Love*, Beacon Press.
7. MacPherson, I, “Foreword” in Sanchez Bajo, C and Roelants, B 2013, *Capital and the Debt Trap: Learning from Co-operatives in the Global Crisis*, Palgrave Macmillan, p. xi.



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8. Birchall, Johnston, 2014, "Defining Co-operative Enterprise: Towards a Taxonomy of Member-owned Business", in T Mazzarol, S Reboud, E Mamouni Limnios & D Clark (Eds), *Research Handbook On Sustainable Co-Operative Enterprise: Case Studies of Organisational Resilience in the Co-operative Business Model*, Edward Elgar Publishing, pp. 51–63.

9.

Website	Time Period	Visitors	Visits	Page Views
australia.coop	01 Nov 2011 – 20 July 2014	19255	23603	58626
victoria.coop	09 Jul 2012 – 20 July 2014	3907	4686	12063
education.victoria.coop	26 Oct 2011 – 20 July 2014	7884	9275	21706
Totals		31044	37564	93395

10.

Publication	Publisher	Time Period	Location
Board and AGM Minutes	Co-operative Energy Ltd	1995–1999	http://education.victoria.coop/index.php/articles/news/78-latest-news1958260390/565-cooperativeenergy
Songs for Co-operative Women		1930	http://education.victoria.coop/index.php/articles/news/78-latest-news1958260390/559-songscoop
The Co-operator	YCW Co-operatives	1960–1968	http://education.victoria.coop/index.php/resources/ycw-co-operatives
Development Bulletin	YCW Co-operatives	1961–1964	http://education.victoria.coop/index.php/resources/ycw-co-operatives
YCW School – Christian Co-operation, 1963	YCW Co-operatives – Co-operative Development Society	1963	http://education.victoria.coop/index.php/articles/publications/557-ycwschool1963christian
YCW School – Co-operative Education – the challenge, 1969	YCW Co-operatives – Co-operative Development Society	1969	http://education.victoria.coop/index.php/articles/publications/555-ycw-school-1969-education
YCW School – Victorian Co-ops on The Move, 1968	YCW Co-operatives – Co-operative Development Society	1968	http://education.victoria.coop/index.php/articles/publications/556-ycwschool1968onthemove
Advantage of Becoming a Shareholder	YCW Trading Co-operative	1983	http://education.victoria.coop/index.php/resources/ycw-co-operatives
Brochure – Bedding and Seating	YCW Trading Co-operative	1983	http://education.victoria.coop/index.php/resources/ycw-co-operatives
Brochure – Insurance	YCW Trading Cooperative	1983	http://education.victoria.coop/index.php/resources/ycw-co-operatives
Brochure – Kimberley Lodge	YCW Trading Co-operative	1983	http://education.victoria.coop/index.php/resources/ycw-co-operatives
Co-operatives by Bob Maybury	YCW Co-operatives	1964	http://education.victoria.coop/index.php/resources/ycw-co-operatives
Credit Society Handbook	Association of Catholic Co-operatives Credit Society	1963	http://education.victoria.coop/index.php/resources/ycw-co-operatives
Co-op Digest	CFV/CV	1971–1974	http://education.victoria.coop/index.php/resources/coopdigest
Victorian Co-operative News	CFV/CV	1998–2001	http://education.victoria.coop/index.php/resources/victoriancooperativenews



Co-operative Federation of Victoria Ltd	CFV/CV	1970–2013	http://education.victoria.coop/index.php/articles/australia/566-cfvl
Co-operative Review	VOC–RMIT	1981–1983	http://education.victoria.coop/index.php/resources/cooperativereview
National Co-op Update	Substitution	1995–2002	http://www.australia.coop/ca/index.php/resources/national-co-op-update
National Convention 1975	CFA	1975	http://www.australia.coop/ca/index.php/resources/national-convention-1975
National Convention 1974	CFA	1974	http://www.australia.coop/ca/index.php/resources/nationalconvention1974
National Convention 1973	CFA	1973	http://www.australia.coop/ca/index.php/resources/nationalconvention1973
Some Lessons from Rural Denmark – Frank Tate	Government Printer Melbourne	1924	http://education.victoria.coop/index.php/resources/franktate1923
MACC Report	Government Printer Melbourne	1986	http://education.victoria.coop/index.php/resources/maccreport1986
The Co-operator	Gay Publications Co-operative Ltd	1984–1986	http://education.victoria.coop/index.php/resources/thecooperator19841986
The People's Year Book	Co-operative Wholesale Society (UK)	Extracts since 1918	http://education.victoria.coop/index.php/resources/peopleyearbook

11. Mervyn Wilson, Chief Executive and Principal, The Co-operative College, has observed on the contribution of Co-operatives Victoria to the development of co-operative education in Australia.

"The Co-operative Federation of Victoria have long recognised the critical importance of co-operative education to help build a successful co-operative sector. In addition to a wide range of publications disseminated through its website, in 2003 CFV initiated discussions with the UK based Co-operative College to secure their assistance in developing a co-operative education programme initially for Victoria, but subsequently made available to other states in Australia.

The underpinning assumption by CFV was that 'People cannot be expected to embrace co-operation if they don't understand it, or worse still don't know about it'.

In the subsequent decade a series of programmes focused on co-operative identity have been held with major co-operative businesses in Australia, with facilitators from the UK Co-operative College. The intent of CFV has always been to help build capacity in Australia in the absence of an institution such as the UK Co-operative College, but that challenge remains. The work of CFV in promoting education programmes in Australia in partnership with the College has had an enormous impact. In addition to helping develop directors and members' understanding of the uniqueness of their co-operative identity and how that can be used as part of their business success, it has also enabled Australian co-operative enterprises to learn from wider international experience. This in turn has contributed to the debates on the need for an effective apex body with capacity to develop co-operative education in Australia. It has also directly contributed to building links between the Australian movement and the wider global co-operative sector, where for too long it remained invisible".

12. International Co-operative Alliance Guidance Notes Principles 3, 5, 7, 2014

13. Four co-operative statements were issued by Co-operatives Australia between 2009 and 2011:

Public Policy and Co-operatives: Co-operatives Australia has published this paper to demonstrate the economic and social value that can be delivered by co-operative businesses and the need for public policy to incorporate the co-operative option. (April 2009)

Co-operative Education: Co-operatives Australia has published this paper to affirm the importance of co-operative education to the co-operative business model, e.g. agricultural, child care, commodity, fishing, housing and retail co-operatives. (March 2010)

Valuing Co-operation: Co-operatives Australia has published this paper to affirm the importance of co-operatives recognising that demutualisation is not inevitable; that a subsequent loss of member ownership



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and control has significant consequences; that there are alternative strategic and structural choices, and that balanced information is the prerequisite to informed choice. (April 2010)

International Year of Co-operatives 2012: Co-operatives Australia published this paper as part of its commitment to IYC 2012 – including strategic priorities for IYC 2012, the IYC 2012 Committee and planning for IYC 2012. (February 2011)

The statements have been published:

Griffiths, David (Ed.) 2012, *Co-operators – Co-operation and Co-operatives*, SouthEast Housing Co-operative Ltd, pp. 55–69.

14. World Co-operative Monitor. Extracted 15 December 2013, <http://www.euricse.eu/en/worldcooperativemonitor>.

The August 2012 *Australia's Top 100 Co-operatives, Credit Unions and Mutuals* has been published:

Griffiths, David (Ed.) 2012, *Co-operators – Co-operation and Co-operatives*, SouthEast Housing Co-operative Ltd, pp. 69–73.

15. Co-operatives Australia Minutes, 9 August 2013.

16. *“Social Business Australia (SBA) was formed in 2009 by a group of like-minded social businesses, to assist Australian social businesses to develop and grow in the competitive environment of the mainstream economy. Sometimes described as social enterprise, social businesses have social objectives at their core, and diverse ownership structures. The businesses we support are different to not-for-profit and for profit types of enterprise – the former do not make profits and the latter use profits to reward capital. SBA activities raise the profile of a range of business forms such as co-operatives, employee-owned enterprises, and social entrepreneurs trading for the purpose of creating social value. Trent Bartlett was the founding Chair of Social Business Australia and Australia’s Secretariat for the International Year of Co-operatives 2012. Trent stepped down as SBA and IYC 2012 Chair in September 2011.”*

Extracted 23 September 2013, <http://www.socialbusiness.coop/about-us>.

On its website, SBA states the following:

“SBA creates opportunities for sharing knowledge, skills and best practice, through wider communication, industry talks, international speakers, case studies and advocacy.

SBA supports:

- *access to training and education for social business*
- *greater capital investment in social business*
- *better industry profile*”

Extracted 23 September 2013, <http://www.socialbusiness.coop//what-we-do/>.

17. Minutes of IYC Steering Committee Formation Meeting held on Thursday 13 May 2010.

18. Minutes of CA Conference Call, 23 April 2011.

19. The achievements included the following:

A collectable coin launch in November 2011. A commemorative stamp sheet launch in 2012. Co-operatives being featured in the Australian Bureau of Statistics *Year Book Australia, 2012*. The National IYC Conference, 24–25 October 2012. The Co-screen 2012 Australian Co-op Film Festival. The 2012 Co-operative Leadership Awards. The *Building a Better Australia* book. A Co-operative Youth Summit.

20. Minutes of CA Conference Call, 28 April 2011.

21. Minutes of Conference Call Meeting, Wednesday 16 May 2012, 10.35 am – 12.40 pm EST.

22. Minutes of CA Conference Call, 23 September 2011.

23. Minutes of Conference Call Meeting, Friday 23 September 2012, 10.05 am – 12.40 pm EST.

24. Minutes of Conference Call Meeting, Wednesday 16 May 2012, 10.35 am – 12.40 pm EST.

25. Extracted 26 August 2013, <http://www.iyccconference.com.au/>.

26. The specific problems of the conference could be summarised as follows:

1. Of 65 chairs, individuals or panel speakers there were approximately 52 males and 13 females.
2. The program was tight with little provision for audience questions and contributions to a debate. The exception was the Youth Summit. There was passion and debate at the Youth Summit but very little passion during the rest of the conference sessions – partly reflecting who was invited to make individual



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presentations and join panels and the intent of the organisers to limit debate from the floor of conference sessions and risk, therefore, differences and control of the conference. Debates, however, were primarily between speakers and presenters.

3. The importance of co-operative values and principles to co-operatives varied between speakers with only a few realising their crucial significance to the co-operative difference. Most members of panels refused to stick to panel topics and, instead, said what they wanted to say – while they had the opportunity.
4. Too many panel members did not seem to understand the nature of co-operation. It tended to be a defensive conference – defending the normality, competitiveness and sameness of co-operative businesses to private business. It was not unusual, therefore, for panel members to talk about the primacy of profit – rather than profit serving co-operative values and principles. Yet, there was a significant interest in values with over 80 people attending each of the value-based workshops of the UK Co-operative College's Chris Cooper.
5. There was an invitation-only meeting for a few participants to discuss the establishment of a new national peak body for co-operatives and mutuals. Attendance was restricted to large co-operatives who had committed or might commit to becoming foundation members, e.g. bankmecu (Victoria), Capricorn (WA), Co-op bookshop (NSW), Community First Credit Union (NSW), CBH Group (WA) and CEHL (Victoria). No report was provided to the national conference.
6. The conference was planned not to produce an unknown outcome. This would have required the presentation of a draft declaration, opening the draft to questions and debate and then possibly changes.
7. The Youth Summit Report from the National Co-operative Conference. The declaration produced by the Youth Summit was presented at an invitation-only event the day after the conference on 26 October 2012. If the young co-operators were disappointed with the attendance from older co-operators, then this was because it was not an open event.

27. Extracted 26 August 2012, <http://coop.com.au/bookshop/show/9781921156984>.

28. Extracted 26 August 2012, <http://www.australia2012.coop/news-and-events/media-releases/co-operatives-urge-new-era-collaboration>.

29. Letter of 4 March 2012, from David Griffiths:
"Co-operatives Victoria (CV) welcomes the role that SBA has played as a catalyst in supporting initiatives to form a national peak body representing the social enterprise sector in Australia. The CV board fully supports these initiatives to form such a body, as we believe it will provide a strong national voice for the co-operative sector in Australia. Further, CV believes that it can make an important contribution by representing the views of the co-operative sector in relation to the role, structure and funding of this new body, particularly as it impacts on the medium to small co-operative societies and the special groupings which exist within the co-operative sector (e.g., agriculture, housing, consumer co-operatives etc.) We anticipate that you will be establishing a working group to consider all the issues which need to be addressed in setting up a national body, such as criteria for membership, representative structure, funding etc., and we would like to register our willingness to serve as a member of this group."

30. Letter of 30 April 2012, from Melina Morrison:
"I'm writing to thank Co-operatives Victoria (CV) on behalf of the IYC 2012 National Secretariat, National Steering Committee and Social Business Australia for your expression of support for the role that SBA has played in supporting initiatives to form a national peak body for our sector. CV has taken a progressive and proactive view of this development which we support and champion.
The CV letter dated 4 March was tabled at the 21 March Steering Committee meeting and received the thanks and full endorsement of the Committee. The Committee acknowledges that all strata of the co-op and mutual sector must be 'brought along' and note David's comments at the meeting that: 'We need to socialise the concept among smaller co-operatives and take into regard the needs of smaller co-operatives, and state federations are the vehicle to do this'. Thank you for the offer to assist the formation of this body and bring your expertise in the area of impacts on medium to small co-operative societies into consideration.
By way of update since that meeting, the Secretariat has continued to 'socialise' the concept with CEOs of co-operatives and mutuals around Australia. The next phase is to fund the start-up process and to work collaboratively with sector and industry partners on the key issues that you pointed out need to be addressed such as criteria for membership, representative structure, and funding.
In the interim, development of the national council initiative continues within the ambit of the IYC 2012 program as an intended legacy outcome for the year, although resources are necessarily compromised by the other demands



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of the IYC. We welcome your suggestions as to how to constructively build on the work and goodwill to date in particular how to attract industry partners to invest the 'start-up' capital to aid development of a national body."

31. Minutes of Board Meeting held at RACV Club, 8 May 2012.

32. Letter of 13 December 2012, from Tony O'Shea to Greg Wall:

"I write to confirm Co-operatives Victoria's eagerness to examine the public discussion paper on national co-operative representation which you foreshadowed at the National Co-operative Conference on 25 October 2012. You will recall, of course, that Co-operatives Victoria previously offered to assist in the development of a paper but this did not eventuate."

33. Letter of 13 December 2012, from Greg Wall to Tony O'Shea:

"Thank you for your recent letter (13 December 2012). The activities you listed in the letters show that there was a good partnership with CFV in 2012, noting also that the IYC program of activities coordinated and funded by industry partners in 2012 did greatly support the State Federations, so that you could carry out IYC branded activities on your limited resources – good co-operation!"

We also agree with the need for broad sector consultation in developing a national representative body, but we wanted to clarify that this is not a process to set up a national co-operative representative body – it is a process to develop a national business council representing all forms of member owned businesses such as co-operatives, mutuals, credit unions, employee-owned enterprises. Therefore, we will need to consult with the full range of businesses in the broadest possible terms.

The founding partner organisations funding the early feasibility stages envisage that this will be a council comprised of businesses (their CEOs and possibly their Chairs) and wish the consultation to be with the intended stakeholders, the businesses. In terms of Victorian member-owned businesses, we look forward to the contribution of co-operative and mutual businesses including current members of CFV, for the purpose of ensuring the new entity meets the needs of the member-owned businesses sector as a whole.

We also envisage a continuing open dialogue with state co-operative federations on the issues of general sector development and how they might be achieved going forward. It's in all our interests to share this important work. On that subject we understand that discussions about the need to develop a separate peak national body for co-operative business development is ongoing and something that CA, the co-operatives and their state representative's bodies are grappling with. We wish you all the best in that important process and would like to indicate that we are very willing to offer any assistance or input in your discussions.

We wish you and the CFV Board a very happy New Year."

34. Extracted 13 December 2013, <http://bccm.coop/>.

35. The Co-operative Group has important food, pharmacy, funeral provider, insurance, electrical, travel and legal businesses, in addition to the bank. It is the largest "mutual" business in the UK, owned by its more than seven million customers and members. According to its website, the Co-operative Group runs 4,800 retail points, employs more than 100,000 people and has an annual turnover of more than £13bn. The grocer, called the Co-operative Food, is the fifth-largest food retail business in the UK. The Co-operative Group is also the biggest funeral provider and owns the country's third-largest chain of pharmacies. The Co-operative Bank is part of the group.

The Co-operative Group has exemplified a relationship between increased growth and decreased democracy – exposed when the Co-operative Bank sustained huge losses, writing off about £500m of bad loans, and was left with a £1.5bn capital shortfall. In November, a group of private investors had to rescue the bank with a capital injection of nearly £1bn. The investors now have a 80% stake, leaving just 30% ownership for its customers.

Following the crisis of the Co-operative Bank, the Co-operative Group commissioned two reviews: The Myners Review – Myners, Paul, *Report of the Independent Governance Review*, 7 May 2014. There are still reports from the Treasury Select Committee, the investigation by the Financial Conduct Authority and the inquiry by the Treasury itself to come.

On 17 May 2014 Co-operative Group members voted unanimously in favour of far-reaching governance reform, with these key principles - qualified directors elected by members, board accountability to members, one member one vote and protection against demutualisation.

The crisis of the Co-operative Group and the Co-operative Bank were not anticipated by co-operative authors. In 2002, Stephen Yeo, commented that the CWS had a specific co-operative strategy – rather than being a pale imitation of its PLC competitors (p. 13) and the increasing importance of the operating profit of the Co-operative



Bank within the overall operating profit of the Co-operative Group (p. 25). Yeo, Stephen 2002, *A Chapter in the Making of a Successful Co-operative Business: The Co-operative Wholesale Society 1973–2001*, Zebra Publishing Ltd. In 2013 Wilson, Webster and Vorberg-Rugh acknowledged issues about the performance and reputation of the Co-operative Bank (p. 393) but their history is about the bank being the success story of the 1990s (p. 323), the bank's increasingly impressive performance (p. 338) and the bank being a shining beacon of improved performance (p. 339). Wilson, JF, Webster, A and Vorberg-Rugh, R 2013, *Building Co-operation: A Business History of the Co-operative Group 1803–2013*, Oxford University Press.

36. Letter of 16 October 2013, from Phil Tracey, Chairman, Murray Goulburn Co-operative Co Limited, to Tony O'Shea.
37. In a news release, the BCCM has summarised its work:
How the BCCM has delivered against its strategic priorities in the six months since formation:

“Collaboration”

The BCCM is a national organisation of member and customer owned businesses and businesses run for the benefit of members. BCCM members represent business sectors from motoring, retail and purchasing, banking and insurance to agriculture, housing, health care, and peak bodies. Membership is growing and over the past six months we have achieved the critical mass to demonstrate the diversity of this important sector and its value to government and the wider public.

Advocacy

The advocacy of the Council is helping ensure our businesses are included where government seeks to consult with business. In November 2013, BCCM Chairman, Andrew Crane, was appointed to the B20 Committee advising the Federal Government on the business agenda during the 2014 Australian Presidency of the G20 meetings. It is the first time a co-operative business leader has been appointed to a B20 group anywhere in the world.

BCCM’s submissions to the National Commission of Audit and the Productivity Commission Inquiry into Childcare call on government to recognise the role of co-operative and mutual businesses particularly around consumer directed services and improving business efficiency and effectiveness.

Research will build the evidence base to advocate the comparative advantage of our businesses: Current research projects include an update to the Top 100 list of co-operative and mutual businesses, the Green Paper on Public Service Mutuals and a joint project on measuring the added value of customer-owned and member benefit businesses.

Education

Business networking and an industry development program supports the success and growth of our businesses: BCCM launched Ahead of the Curve Business Development Forums with the Future Leader Index briefings with insights into the attitudes, aspirations and consumption patterns of young people aged 19–27. The Industry Task Force to steer the Green paper and White Paper recommendations was formed after last year’s National Roundtable on the potential role for co-operatives and mutuals in Australian public service delivery.

In February BCCM will hold the National Affordable Housing Roundtable. In March, public service mutuals will be in the spotlight with “Making it Mutual” national workshop tour with visiting speaker Peter Hunt, CEO Mutuo UK. The US Business Leaders Tour in June 2014 brings together Australian executives with their UK and US counterparts for a high level exchange between our businesses. A round table in May will launch the added value research project. The BCCM National Conference on 18 November 2014 is aimed at senior executives to enable an open and frank exchange of the challenges and opportunities to grow our businesses.”

BCCM Six Monthly Report Card 27 February 2014

In August 2014 the Business Council of Co-operatives and Mutuals announced it was undertaking a consultation to develop *The Australian Co-operative and Mutual Sector Plan: Blueprint for an Enterprising Nation*, which would be used: to build a cross party political consensus for all forms of co-operatives and mutuals, develop a policy ‘shopping list’ for government, build sectoral buy-in for this programme and influence political parties to adopt pro-mutual policy and programmes.

Prior to Australia’s National Co-operative Conference, David Griffiths had argued that the conference should be used to develop the basis for an Australian blueprint.

38. Webb, Sidney 1923, *The Need for Federal Reorganisation in the Co-operative Movement*, Fabian Tract No 203, The Fabian Society, February 1923, p. 4.



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On the 28 February 2014 the New South Wales and Victorian Governments announced the introduction of Co-operatives National Law. The news release quoted the Business Council of Co-operatives and Mutuals - not Co-operatives Australia, Co-operatives Victoria or the Co-operative Federation of New South Wales.

39. If co-operation is to mean anything, then it must be guided by the literature of co-operation and co-operative values and principles. See the Bibliography for an extensive reading list.
40. An essential beginning is to study the co-operative experience by reading the histories of Australian co-operatives – see the Bibliography for histories of Australian co-operatives.
41. MacPherson, Ian 1984, *Building and Protecting the Co-operative Movement: A Brief History of the Co-operative Union of Canada 1909–1984*, The Co-operative Union of Canada, p. 221.
42. Minutes of IYC Steering Committee Formation Meeting, held on Thursday 13 May 2010.
43. Bergengren, Roy F 1940, *Credit Union North America*, Southern Publishers, pp. 282–283.
44. Birchall, Johnston 1997, *The International Co-operative Movement*, Manchester University Press, pp. 231–232.
45. Böök, Sven Ake 1992, *Co-operative Values in a Changing World: Report to the ICA Congress, Tokyo, October 1992*, Volume 19 of *Studies and Reports* series, International Co-operative Alliance, pp. 46–47 and 179–182.
46. In Victoria there are 128 rental housing co-operatives with 2,517 properties and 2,462 members that house 6,068 people and have total assets of \$513,308,000.

There are over 210,000 housing cooperatives around the globe, with over 18 million properties and some 27 million members. Today, cooperative housing accounts for between 10 and 15% of housing in Sweden, Norway and Germany, and it is a growing housing sector in Canada, the USA and United Kingdom. **Profile of a Movement: Cooperative Housing Around the World** (by CECODHAS Housing Europe and ICA Housing, 2012) Housing cooperatives are part of a worldwide cooperative movement: Over 1 billion people worldwide are members of cooperatives. Over 3 billion people worldwide secure their livelihoods through cooperatives. Cooperatives employ more than 20% more people than multinational corporations

Source: Griffiths, David 2012, *Co-operators – Co-operation and Co-operatives*, SouthEast Housing Co-operative Ltd.

47. Barnett, Henrietta 1930, *Matters That Matter*, John Murray, p. 100, pp. 98–99.
48. See 2012 publications in the Bibliography.
49. Watkins, WP 1976, *The International Co-operative Movement*, Co-operative Union Ltd, pp. 3–10.
See also: Birchall, Johnston 1997 *The International Co-operative Movement*, Manchester University Press; and Digby, Margaret 1947, *Co-operation: What It Means and How It Works*, Longmans Green.
50. Piketty, Thomas 2014, *Capital in the Twenty-First Century*, Harvard University Press. (ISBN 97806744300060)
Piketty focuses on wealth and income inequality since the 18th century, using datasets from many countries. The book argues that the world is returning towards “patrimonial capitalism” – an economy dominated by inherited wealth and an oligarchy.

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52. *A Budget that divides the nation. ACOSS 2014–15 Budget Analysis*, ACOSS, May 2014.
53. Extracted 23 June 2014, <http://www.C20.org.au>.
54. The lifters and leaners speech by the Hon. Joe Hockey, *A Budget For Opportunity*, 11 June 2014, Sydney Institute.

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The End of the Age of Entitlements, 17 April 2012, Institute of Economic Affairs (UK).

In “A Budget Battle of Lifters vs Leaners”, Ellen Whinnett 4 July 2014, Herald Sun, pp. 34–35, Ellen Whinnett comments on the Government’s new divide-and-conquer tactic – either not realising or admitting that the new tactic exposes the underlying theme of the budget to protect the wealthy and punish the poor.

When the Australian Senate voted to abolish the carbon tax on 17 July 2014 Prime Minister Tony Abbott announced in the House of Representatives “if you can’t raise the money you can’t spend the money.” While irrelevant to the carbon tax, he meant the Coalition Government is adverse to taxing wealthy individuals and corporations. Outside parliament, at a news conference broadcast on Sky News on the 17 July 2014 the Prime Minister added that the carbon tax damaged families – and forgot to mention the ongoing damage to families caused by the Coalition Budget. At his own news conference broadcast on Sky News, the National Party Deputy Leader Barnaby Joyce said there is “pressure on pensioners,” that they were “doing it tough” and “we’ll make sure we’ll look after them” – forgetting the ongoing tough pressure inflicted by the Coalition Budget. The promotion of inequality and the denial of this by the Coalition Government is not tolerable ethically and morally and is a challenge, therefore, for co-operation and co-operatives when silence is acquiescence.

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In Gordon, Michael Tony Abbott’s Next Diplomatic Call Over MH17 The Age 23 July 2014 the Australian Prime Minister, Mr. Tony Abbott, is praised for his natural empathy for all the passengers who died in the plane that crashed in Eastern Ukraine – without recognising that this empathy is selective and is not evident for the low-income and disadvantaged victims of the Coalition Budget or for asylum seekers.

Vulnerable in cry for help Herald Sun 31 July 2014, p 28, an editorial criticises energy companies for their treatment of low-income and struggling householders. In contrast, however, there is no serious criticism of the treatment of low-income and struggling householders in the Budget. But, then, the Herald Sun is a Murdoch newspaper that is keen to protect the Coalition Government.

On the 6 August 2014 Prime Minister Tony Abbott announced on Sky News that his absolute priority was to unite the community on the fight against terrorism.

On 4 September 2014 in an address to the Business Council of Co-operatives and Mutuals on its White Paper – *Public Service Mutuals: A Third-way for Delivering Public Services in Australia*. The Australian Government Minister for Social Services, Mr. Kevin Andrews, praised the BCCM for its “philosophical worldview that governs the Liberal approach to public policy.” Either Mr. Andrews is mistaken or the BCCM has become a tool for the anti-egalitarian politics and policies of the current Australian Government – including victimising low-income individuals and families, privatisation of public services and undermining the legitimacy of trade unions.

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56. Parnell, Edgar 1999, *Reinventing Co-operation: The Challenge of the 21st Century*, Plunkett Foundation, p. v.

57. See various chapters in:

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